THE SATURDAY EVENING POST

An Illustrated Weekly Maga
Founded Aº Dº

AUGUST 3, 1907

5c. THE COPY

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

BRUSH $500 RUNABOUT

Designed by Alanson P. Brush, designer of the single cylinder Cadillac.

Seats two—that's all. Goes fast enough—that's all. Costs actually less to run than a horse; will last longer; is more reliable; takes less care.

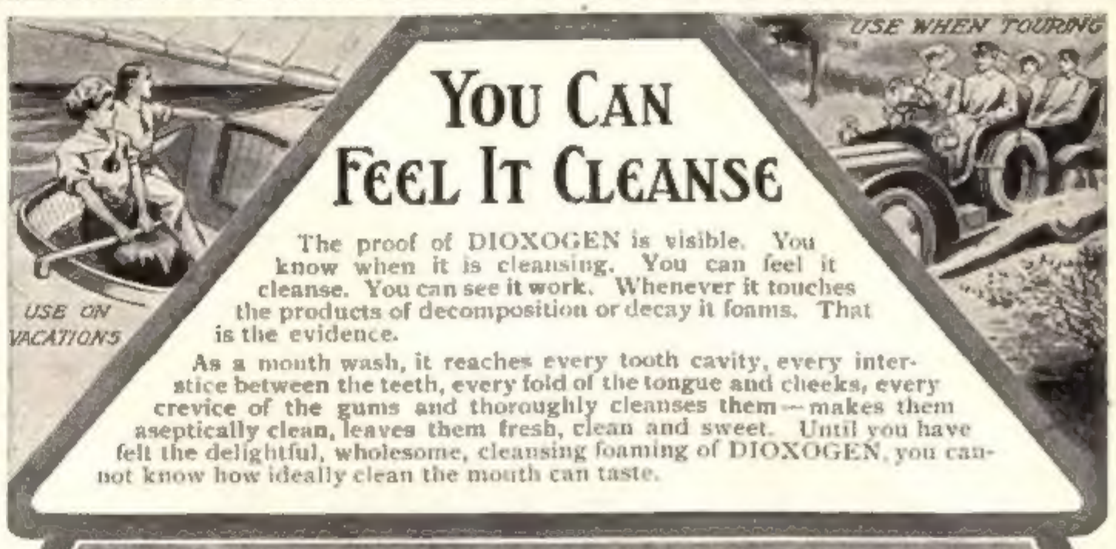
Speed range up to 26 miles per hour; goes 25 miles on a gallon of gasoline; turns around in 26 feet; has few parts comparatively and those parts that much more substantial; all working parts in the most accessible possible places—no lying on your back; steering and control mechanism of the utmost convenience; bearings and load-carrying parts a little stronger than need be; all these little things worked out to a finish; it is comfortable, lively, handsome, snappy; is almost noiseless, almost vibrationless and rides like a baby carriage.

Solid tires for hard roads or pavements, no matter how rough. For muddy or sandy country use pneumatics ($50.00 extra) and you can go anywhere that wheels will go and climb any hill that has a road on it.

It goes and keeps going. More runabouts of Brush's design have been built and are running than any other designer in the world. He knows how. That is why we are getting orders from every conceivable part of the United States as well as from twelve different foreign countries so far.

Write today for catalogue and name of nearest dealer.

Brush Runabout Co. 24 Baltimore Ave., Detroit



You Can Feel It Cleanse

The proof of DIOXOGEN is visible. You know when it is cleansing. You can feel it cleanse. You can see it work. Whenever it touches the products of decomposition or decay it foams. That is the evidence.

As a mouth wash, it reaches every tooth cavity, every interstice between the teeth, every fold of the tongue and cheeks, every crevice of the gums and thoroughly cleanses them—makes them aseptically clean, leaves them fresh, clean and sweet. Until you have felt the delightful, wholesome, cleansing foaming of DIOXOGEN, you cannot know how ideally clean the mouth can taste.

Dioxogen

H_2O_2 3%

Absolutely pure peroxide of hydrogen

As a throat and nasal cleanser, DIOXOGEN is a powerful, enjoyable prophylactic.

As a harmless antiseptic cleanser of all parts of the body, especially if injured, DIOXOGEN is in accordance with the teachings of the highest authorities.

DIOXOGEN has so many uses that no well-informed family will be without it. Carry it with you when you travel—on vacations, trips and tours.

To protect yourself against imposition, always call for DIOXOGEN in original sealed packages. Three convenient sizes on sale everywhere. Never ask merely for "A quarter's worth of peroxide." The market is full of inferior peroxide of hydrogen which changes, spoils, turns rank, tastes bitter and unbearable, and has a very disagreeable odor. DIOXOGEN never changes or spoils. It has a clean, wholesome taste. It is delightfully refreshing and pleasant to use.

DIOXOGEN is peroxide of hydrogen,—the purest that can be made—"The kind that keeps"—but all peroxide of hydrogen is not DIOXOGEN. DIOXOGEN is the trade-mark name of the purest peroxide of hydrogen.

Made only by
THE OAKLAND CHEMICAL COMPANY
NEW YORK

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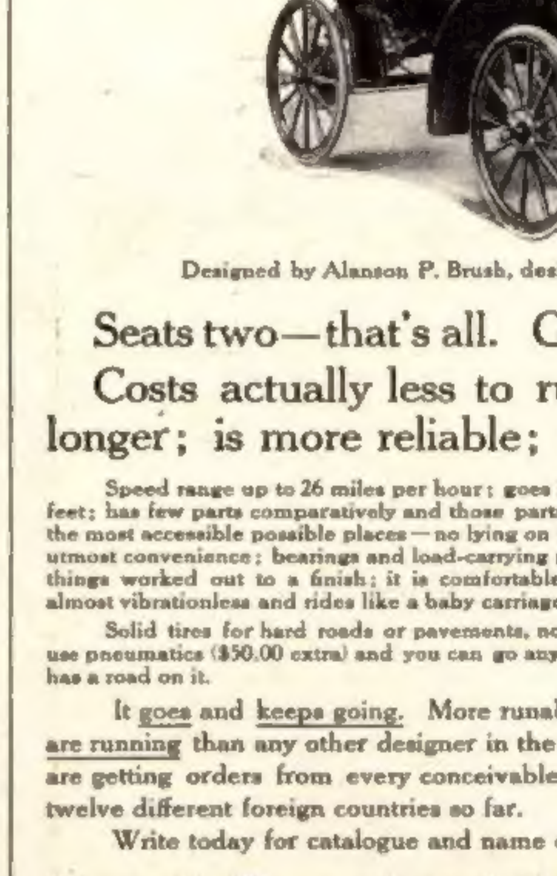

"Watch Wisdom"

Elbert Hubbard believes in HOWARD Watches. Knowing this, we asked him to put his belief into print. "Watch Wisdom" is the result—a little Roycroft booklet in which "Fra Elbertus" tells just what he thinks of the

HOWARD WATCH

It's well worth reading, whether you are going to buy a watch or not.

HOWARD Watches are sold **complete**, case and movement, at fixed prices by all dealers—$35 to $150, according to quality of case, number of jewels, and the adjustments.

"Watch Wisdom" will be sent FREE to anyone asking for it.

E. HOWARD WATCH COMPANY,
Charles Street, Waltham, Mass., U.S.A.

A Sweet Surprise

When the weary appetite longs for some entrancing thrill, some superlative delight, try

NABISCO SUGAR WAFERS

As rosy dawn gilds the morning with radiant hue, so these sparkling dessert confections gild the little and the great desserts of every day with ever fresh and sweet surprise.

In ten and twenty-five cent tins.

NATIONAL BISCUIT COMPANY

10 Days Free Trial

We ship on approval, without a cent deposit, freight prepaid. **DON'T PAY A CENT** if you are not satisfied after using the bicycle 10 days.

Do Not Buy *a bicycle or a pair of tires from anyone at any price* until you receive our latest art catalogs illustrating every kind of bicycle, and have learned our *unheard of prices* and *marvelous new offers.*

ONE CENT is all it will cost you to write a postal and everything will be sent you free, postpaid, by return mail. You will get much valuable information. Do not wait, write it now.

TIRES, Coaster-Brakes, Built-up-Wheels and all sundries at *half usual prices.*

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FREE SQUAB BOOK

Breed squabs to make money. Read stories of customers who started small and now breed big flocks. Send for our beautifully printed and illustrated Free Book, "How to Make Money with Squabs." (New Edition.) Plymouth Rock Squab Co., 423 Howard St., Melrose, Mass.

We were first. Plym. Rock Homers are largest and outsell all others. Our books and methods are widely copied.

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We sell stories, plays, and book MSS. on commission. We read, criticise, and revise all kinds of MSS. and advise you where to sell them. We teach **Story-Writing** and **Journalism** by mail. Our students sell their MSS. for one to five cents a word. Send for free booklet, "**Writing for Profit**"; tells how and gives prices. Special to-day offer. THORNTON WRIST, Editor-in-Chief. *Founded 1893.*

THE NATIONAL PRESS ASSOCIATION
67 The Baldwin Indianapolis, Ind.

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Here's a little, 2 h. p. marine motor (40 lbs. complete) that you can attach to the stern post of your boat in 5 minutes without any tools. Drives an 18-ft. row boat 7 miles per hour (runs 8 hours on one gallon gasoline). Can be detached from boat just as quickly and stored in box in which it is carried. Simplest motor made—does not get out of order.

Write for catalog with full description and price.

WATERMAN MARINE MOTOR CO.
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I Teach Sign Painting

Show Card Writing or **Lettering** by mail. Only field not overcrowded. My instruction is practical, personal and thorough. My graduates are successful. Easy terms. Write for large catalogue.

Chas. J. Strong, Pres.
DETROIT SCHOOL OF LETTERING
Dept. B, Detroit, Mich.
"Oldest and Largest School of its Kind."

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Announcements, etc., engraved and printed.
Visiting Cards 100 50c; with case 75c. Monogram stationery. Write for samples.
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starts and runs
Gas Engines without Batteries.

No other machine can do it successfully for lack of original patents owned by us. No twist motion in our drive. No belt or switch necessary. No batteries whatever, for make and break or jump-spark. Water and dust-proof. Fully guaranteed.

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A retail clothier can pick from his stock of sizes a suit that has your breast and waist measure, but he may have to cut off the legs, lengthen the sleeves and "alter" the coat across the shoulders before the suit will look as if it belonged to you.

In doing all this the original proportions are destroyed and then its lack of proper shape and style will always bother you.

When your clothes are made for you, you are measured thoroughly before the cloth is cut, your tastes in style are consulted, and the garments built for *you* right from the beginning. In this way only do you get positive fit, irreproachable style and long wear from clothes.

We make suits and overcoats to order for $25 to $40—about the price of ready-made clothing, and two suits cost about the same price the little local tailor must charge for one.

Merchant Tailors

Price Building **Chicago**

Samples of our new Fall cloths shown in every city. Ask us where they can be seen.

IT IS WORTH THE PRICE

Because the **Krementz Collar Button** costs more to manufacture than any other gold-plated collar button on the market. The reason? *There's more gold in it.*

Not a mere wash or dip, but a layer of gold rolled on the supporting metal. Wears longer than any other button made. The quality is stamped on back and guaranteed. All first-class dealers keep them. "Story of Collar Button" gives all styles and sizes. **Free** for asking.

KREMENTZ & CO.
40 Chestnut St. **Newark, N. J.**

Bank by Mail

with this bank, whose twelve years' record of strong, conservative management and uninterrupted growth have won for it the confidence of seventy thousand depositors.

4 Per Cent Interest

Send today for our free booklet "A" giving full particulars about our system of handling out-of-town accounts.

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Capital and Surplus, $5,000,000.00.
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PATENTS that PROTECT

Our 3 books for inventors mailed on receipt of 6 cts. stamps
R. S. & A. B. LACEY, Washington, D. C. Estab. 1869

Sense and Nonsense

The Man Behind the Hat

The man behind the gun, we know,
Deserves his meed of praise,
As does the man behind the hoe,
Who seeks his crops to raise;
We laud the man behind the plow—
Be very sure of that!
But with our pity should endow
The man behind the hat.

The man behind the racing-car
Is far and widely known;
The mighty power is felt afar
Of him behind the throne.
But who can speak the bitter woe
Of him who oft has sat
And viewed with craning neck a show—
The man behind the hat?

The heroine, a maiden sweet,
The gallant hero met,
Who led her to a garden seat
Behind a pink aigrette;
Beneath an ostrich plume of green
The happy lovers sat.
O, most romantic was the scene
To him behind the hat!

A buckle with its silver sheen
Shone starlike overhead,
And fluffy masses of maline
Adorned the garden bed;
The villain from behind a quilt
Crept softly like a cat.
O, how the tragedy did thrill
The man behind the hat!

The heroine sank fainting down
By wings of Alice blue;
The hero leaped o'er bow of brown
And stabbed the villain through.
The bleeding corpse then weltering lay
Upon a leghorn flat:
And this was how appeared the play
To him behind the hat.

— Elsie Duncan Yale.

Serving Tea in Wall Street

ONE of the largest private banking and bond houses in Wall Street has adopted the English custom of serving tea to its employees every afternoon at four o'clock. This innovation for America is characteristic of the attitude of the firm toward its employees.

The firm believes in giving its men proper recreation and diversion, and the result is an increased spirit and efficiency. The tea is served every working day. For those who do not drink tea, chocolate or cocoa is served. The refreshments are prepared on an electric stove in a small anteroom by a woman especially hired for this purpose. With the tea or chocolate the employees receive biscuits or small cakes. The distribution applies to everybody in the establishment, from the firm down to the newest office boy.

One interesting feature of this custom is that, instead of interfering with the work of the day, it really stimulates it. The men sometimes continue their dictation while sipping their tea. The refreshment leaves them revived and in good mental and physical shape to continue the day.

When Carrie Got the Hatchet

CARRIE NATION, the smasher, did some smashing in Washington not long ago and was arrested and taken to the police-station.

"Name, please?" said the desk-sergeant.

"Carrie Nation."

"What is your occupation?"

Mrs. Nation assumed a dramatic pose, and shouted: "I am a servant of the Lord!"

"Servant," wrote the unemotional desk-sergeant. "Officer, take her back."

A Premium on Originality

THE Standard Oil Company, which has one of the finest business organizations in the world, practically sets a premium on originality among its employees. Roughly, all the men in its employ who have positions of responsibility are divided into two kinds: those who "think," as the Standard Oil phrase goes, and those who "do not think." It has been the rule of this great corporation in all its many branches and adjunct corporations always to heed a suggestion of an employee.

Once a clerk in one of the pipe-line companies approached his chief and made a suggestion for an improvement in changing the oil from car to tank.

After a moment's calculation the manager said:

"But that will cost thirty-two thousand dollars. Do you believe in it that much?"

"Yes," replied the clerk.

The plan was tried and it failed. But neither the manager nor the clerk was discouraged. Some time later the clerk came along with another idea that impressed the manager; it was tried and succeeded. The saving to the company considerably exceeded the loss on the original idea.

This attitude of the company is a stimulus to work and to originality, and the result has been reaped in large efficiency.

Attached to Mrs. Brady

THE Bradys used to drive several miles to mass each Sunday in "the little thrap" with "th' ould gray mare." Micky, "the boy," a being of many summers, whom custom and a conservative tradition had, in spite of his uncertain years, always treated as the possessor of perpetual adolescence, drove. Next him sat Mrs. Brady, decorous in black, while, scattered about the straw in the body of the vehicle, was a large assortment of "the childer"—Bradys of all ages, sexes and sizes, bare-legged and otherwise—each exuberant and articulate.

It remains to this day a disputed point among the Bradys as to what memory of earlier and more frisky days induced "th' ould gray mare" to behave as she did on this particular Sunday.

Rounding a corner, she swerved into the ditch, and before Micky, the boy, could cope with the situation, a pile of Bradys, vertical and horizontal, had been dumped into the ditch, with the little trap turned over and resting on top of the struggling heap.

Then, high above the babel of cries came Mrs. Brady's voice: "Pull me out, Mick, for the love o' Hivin! The black legs is mine!"

A Park Reverie

So lovely here, so cool and sweet,
With velvet greensward at our feet,
A welcome spot for lad or lass—
"Keep off the grass!"

How rare the perfumes that arise
From earth and bid us to the skies
In visions of our dreamy hours—
"Don't pick the flowers!"

See, here's a lake whereon we see
Great fowls that glide so gracefully,
With all about it velvet lawns—
"Don't feed the swans!"

An ancient oak tree's clustering shade;
As though to hide the sun 'twere made,
Where, timid, peeps the antlered deer—
"No lounging here!"

A path, so smooth, and leading far
Down where the cloistered shadows are.
A cyclist's way.—Halt, foot of mine:
"Five dollars fine!"

How splendid 'tis thus to commune
With Nature. See, the rising moon
Casts mellow lustre all about—
"Take this way out." —*J. W. Foley.*

A Prophet in His Own Country

A LITERARY pilgrim once made his way to Summit, New Jersey, to pay his respects to Mr. Hamilton Wright Mabie. At the station he asked the liveryman, who had been in service there for thirty years:

"Can you tell me where Doctor Mabie lives?"

"Never heard of him," replied the liveryman.

"Surely you must," continued the pilgrim. "I mean Hamilton Wright Mabie."

"Shucks!" responded the driver. "He ain't a doctor. He's a reporter for a newspaper."

When told of this incident, Mr. Mabie put the seal on it by saying:

"And just to think that I subscribed for a wooden leg for that liveryman!"

The Favorite **ELGIN**

There are different grades of ELGINS—different priced ELGINS—but each one carries with it the reputation of all the others.

The ELGIN reputation is well-known—it stands for accuracy, reliability, durability.

An ELGIN that is in great favor is the G. M. WHEELER GRADE, a finely adjusted, 17 jewel movement and priced within the reach of everyone.

"The Watch that's Made for the Majority."

The G. M. WHEELER GRADE ELGIN has long been known for its accuracy and is now made in the popular thin models and small sizes.

Ask to see it—its value will surprise you.

ELGINS of equal grade and reasonable price for women—desirable new models.

ELGIN NATIONAL WATCH CO.,
Elgin, Ill.

SAVAGE

Hammerless Take Down Rifle

Simplest take-down, high power rifle on the market. Has all the strength, accuracy and endurance of the Savage regular '99 Model. Easy to take down as a shot gun; yet when assembled, the parts are automatically LOCKED into position. Can't be put together unless put together as tight and solid and rigid and accurate as a non-take-down rifle. Neither can it work loose by repeated taking down and assembling.

Packs into small space; handy to clean, and loses none of its big game power by reason of its take-down feature. Examine this new Savage at all good dealers. Two lengths—22 and 26 inch, round barrels. Price, $20.00. Send for the new Savage catalogue. Every sportsman should have it.

Savage Arms Co., No. 78 Savage Ave., Utica, N.Y.

LEARN TO SWIM

BY ONE TRIAL

Ayvad's Water-Wings

Price 25c and 35c

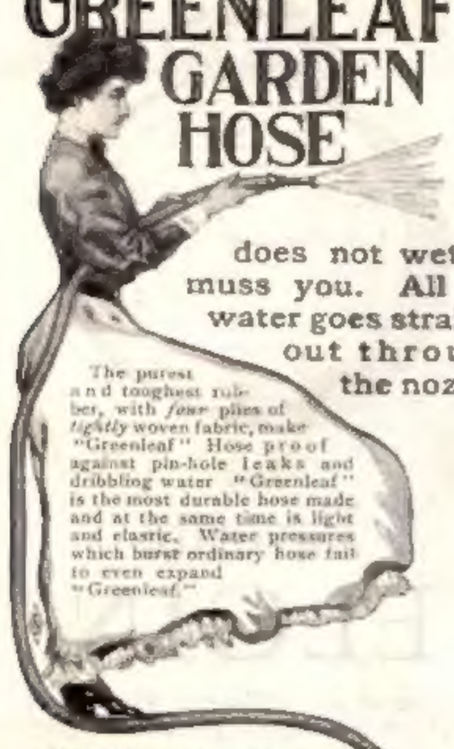
GREAT SPORT IN THE WATER

A person weighing from 50 to 250 lbs. can float on them without an effort. Inquire of anyone who has used Ayvad's water-wings and be convinced you can learn to swim the first day you are in the water. For those who can swim they furnish a source of amusement nothing can equal. Easily adjusted. Takes no more room than a pocket handkerchief. Sold by Dry-goods, Sporting-goods, Druggists, Hardware dealers, etc. Ordering from us direct, enclose price to Dept. P.

AYVAD MANUFACTURING COMPANY, Hoboken, N. J.

NOTE: Educational Dept. London County Council classified Water-Wings with books, etc., as necessary school supply.

GREENLEAF GARDEN HOSE



does not wet or muss you. All the water goes straight out through the nozzle.

The purest and toughest rubber, with *four* plies of *tightly* woven fabric, make "Greenleaf" Hose proof against pin-hole leaks and dribbling water. "Greenleaf" is the most durable hose made and at the same time is light and elastic. Water pressures which burst ordinary hose fail to even expand "Greenleaf."

ASK YOUR DEALER

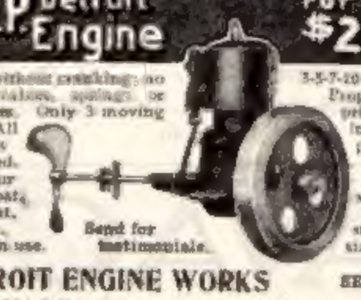
for "Greenleaf" Hose. If he hasn't it, don't let him sell you a "just as good" brand. Send $10 direct to us and we will express, prepaid, 50 feet "Greenleaf" Hose, complete with standard nozzle and coupling. Address home office or nearest branch.

PENNSYLVANIA RUBBER COMPANY
JEANNETTE, PA.

Write for free Booklet S giving "inside" hose information.

NEW YORK—1741 Broadway. CHICAGO—1241 Michigan Avenue. PHILADELPHIA—615 N. Broad St. ATLANTA, GA.—102 N. Prior St. BOSTON—20 Park Square. BUFFALO—712 Main St. DETROIT—237 Jefferson Avenue. CLEVELAND—2134-6 East Ninth St. SAN FRANCISCO—512-14 Mission St. LONDON—36 City Road.

2 H.P. Detroit Engine For $29.50



Starts without cranking; no cams, valves, springs or sprockets. Only 3 moving parts. All bearings babbitted. For your Row Boat, Sail Boat, Launch. 10,000 in use.

Send for testimonials.

3-5-7-10 H. P. Proportionate prices. Cylinders and pistons ground. Crank shaft drop forged steel. All sizes ready to ship.

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THE FIELD IS LARGE, comprising the regular theatre and lecture circuit, also local fields in Churches, Public Schools, Lodges and General Public Gatherings. Our Entertainment Supply Catalogue fully explains special offer. Sent Free.

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20 Fine "Shines"—10c

Generous Trial Offer to Prove the Quality of

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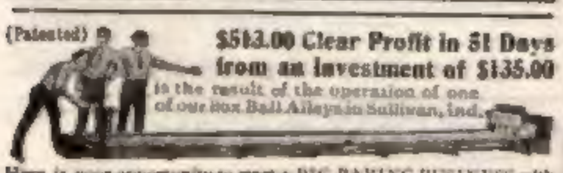
Send dime and dealer's name today for handsome Opal Glass Box (with metal screw top) filled with this wonderful new shoe polish. *Shoe Cream* gives quick, lasting and brilliant lustre to all fine black leathers. Made from pure wax, containing oil—NO ACIDS or Turpentine. Preserves the leather. Makes shoes soft, pliable, comfortable. *Does not rub off or soil the garments.* The best shoe polish in the finest, handiest package on the market. Your dime back if not as good as we say. Regular size (enough for 50 shines) 25 cents.

The American Shoe Polish Co., 216 No. Franklin St., Chicago

(Patented)



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Here is your opportunity to start a BIG PAYING BUSINESS with small capital. BOX BALL is the NEW Bowling Game. Not a gambling device. It is for amusement and physical exercise, and is liberally patronized by lawyers, bankers, merchants, clerks, mechanics, teachers, in fact all classes of both sexes play Box Ball. More than 5000 Alleys sold. 30 to 48 feet long. Portable. No pin boy needed. Can be installed in 2 hours. Be first to start it in your town. Booklet free.

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THE EDITOR'S COLUMN

THE SATURDAY EVENING POST

421 to 427 Arch Street, Philadelphia

By Subscription $1.50 the Year. Five Cents the Copy of All Newsdealers.
To Canada—By subscription $2.25 the year. Single copies, outside of Toronto and Montreal, six cents. In Toronto and Montreal, five cents.

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Three weeks before a subscription expires we inclose a renewal blank on which you may write your order for the renewal, and in the last copy sent on the old subscription we again inclose a similar blank.

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A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day from the American press. Its history may be traced back in a continuous, unbroken line to the days when young Benjamin Franklin edited and printed the old Pennsylvania Gazette. In nearly one hundred and eighty years there has been hardly a week—save only while the British army held Philadelphia and patriotic printers were in exile—when the magazine has not been issued.

During Christmas week, 1728, Samuel Keimer began its publication under the title of the Universal Instructor in all Arts and Sciences and Pennsylvania Gazette. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of the Pennsylvania Gazette. Franklin sold his share in the magazine to David Hall, his partner, in 1765. In 1805 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year they changed the title of the Gazette to THE SATURDAY EVENING POST.

About Jack Spurlock

We have been receiving a good many letters from our readers asking for more of Jack Spurlock's adventures. While each of the stories, so far printed, has been complete in itself, we appreciate that Jack raised certain questions as to his future, about which any one that had become at all interested in Jack might reasonably be curious. We have, consequently, written asking him for news, and in reply we have received the following letter:

Dear Post:—

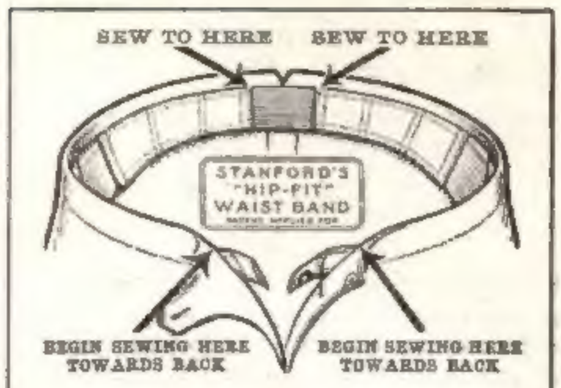
Please don't mention it, at least for a month or two yet. I am the busiest little cup of tea this side of Japan. I have a job and am eating three times a day, and I am afraid that, if I indulge in any writing stunt, it will change my luck. I will send all the news just as soon as I think that things are copper-riveted here; but I have got to run now, for Master Reginald is calling for me to go out with him in his new car.

Yours, JACK.

The Rebuilding of Our Cities

America was built to meet the daily need. Our settlements sprang up to give shelter and protection; they became towns for small trades; they were made cities to meet the demands of great industries. But now the merely utilitarian motive no longer presses; the broad sociological and æsthetic impulses are at work; to better the condition of the less fortunate citizens and to beautify the whole—that is the spirit which is working tremendous changes in our big centres of population, the spirit which is to spend in Chicago alone enough money to finance a European kingdom. Ernest Poole will tell about Chicago's plans in the next issue of this magazine.

There is a good deal more in that next issue which, if space permitted, we would like to talk about. The Cook's Mate is a first-rate humorous sea-story by Morley Roberts; that unusual serial, Narcissus, the Near-Poet, comes to a conclusion which few of its many enthusiastic readers will have foreseen, and so do the stirring adventures of Young Lord Stranleigh; there is a page of anecdotes about Wall Street Men; a strong special article on the value of executive ability in business management, and an immediately interesting and important paper by Dr. Solomon Solis Cohen on How to Keep Well in Hot Weather.



Isn't it an uncomfortable feeling to hold your trousers up—doesn't your leather belt keep you in misery if drawn tight enough for support? Stanford's "Hip-Fit" Waist Band supports the trousers perfectly without a single uncomfortable feeling—no pressure; conforms to the body. The support is uniform. Stanford's "Hip-Fit" Waist Band is a cloth strip alternating with elastic and is sewed on inside of trousers one inch below waist band. Anyone who uses a needle can apply it in five minutes—very simple.

If your haberdasher cannot supply you, we will mail to any address upon receipt of $1.00. We refund money if not satisfied. In ordering give waist measurement under trousers and mention your haberdasher's name.

THE STANFORD CO., Atlanta, Ga.

SPENCERIAN STEEL PENS

Smooth points—finely ground; tough rolled steel; great elasticity; proper shape and slitting—that's the Spencerian Pen in a few words.

There's a style for every purpose, a pen to "fit" your hand. Sample card containing 12 different varieties sent on receipt of 6 cents to cover postage.

SPENCERIAN PEN CO.,
349 Broadway, New York.

Perfection

Marine Motors

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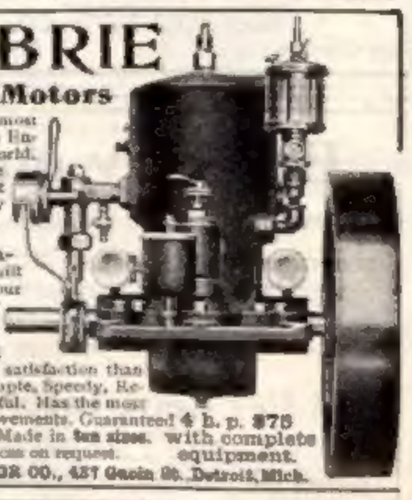

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The Great Tobacco War

Fighting Farmers of the Fields of Kentucky and Tennessee

BY H. L. BEACH

DOWN in nineteen counties in southern Kentucky and northern Tennessee an association of farmers has made open and successful war against the American Tobacco Company, one of the greatest financial combinations in the world.

These farmers have shown to the world that a body of men can, by curtailment of output and by unity of purpose and conduct, so concentrate their selling strength that they can compel even the sharply-focused purchasing power of a great monopoly to accept their figures for the crops they raise.

The organization which has made this unique record in American agricultural history is the Dark Tobacco District Planters' Protective Association, with headquarters at Guthrie, Kentucky.

The story of the fight made by these farmers against the American Tobacco Company is so crowded with incident, so filled with economic detail, that merely its outline can be given here. Moreover, the truth regarding many of the things that have happened during this agricultural revolt is most difficult to obtain. On many of the most important points involved the assertions of one side are flatly contradicted by those of the other, and each, apparently, believes it is in the right.

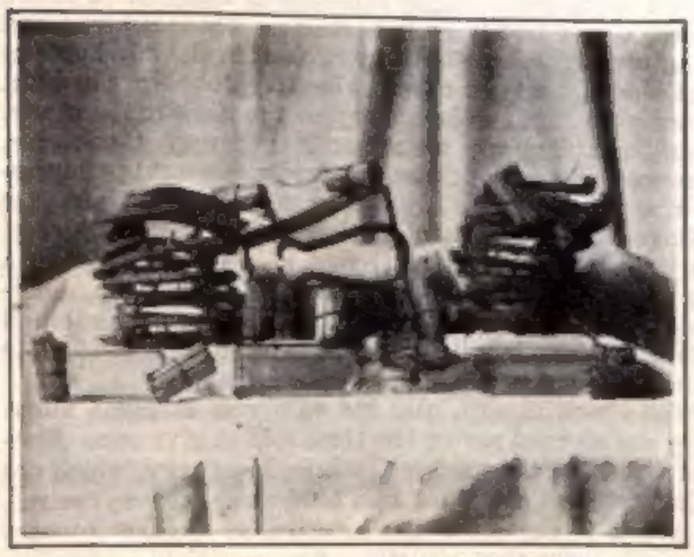
"Scraped" Tobacco-Bed of a Planter Near Hopkinsville, Kentucky. Picture Taken Day After "Scraping"

What is known as the "dark tobacco district" of Kentucky and Tennessee lies in the following counties, all of them in the western part of the two States: in Kentucky, Christian, Graves, Logan, Fulton, Ballard, Simpson, Todd, Trigg, Caldwell and Calloway; in Tennessee, Cheatham, Dickson, Henry, Houston, Smith, Montgomery, Robertson, Stewart and Weakley. The fight has been most active, however, in Christian, Caldwell, Logan, Todd and Trigg Counties in Kentucky, and in Montgomery and Robertson Counties in Tennessee.

The soil in these counties produces a quality of tobacco that is grown nowhere else in the world, and is known everywhere as "dark" tobacco. The leaf is deep in color, heavy in texture and "full-blooded." It is used more extensively abroad than in this country, and large quantities are exported to England, France, Germany, Italy, Austria and Africa.

The farmers who are members of the association claim that the American Tobacco Company, by harsh and unjust manipulation of the tobacco market, so depressed prices that tobacco could not be raised at a profit. They assert that by their combination they have nearly trebled the price of tobacco inside of three years, and that the company has tacitly admitted the justice of their figures by taking their crop at their price. The officials of the American Tobacco Company allege, on the other hand, that natural conditions have played a large part in increasing the price of tobacco, and that the association has exerted comparatively a small influence in securing the advance.

The strife between the farmers and the American Tobacco Company has been marked by a rancor and bitterness difficult to describe and impossible to exaggerate. It has been prolific of business boycotts and social ostracisms. It has produced violence and crime, turned cordial friends into bitter foes, divided families, broken off prospective marriages, diverted the channels of trade, and split the church. Born, as it was, in the neighborhood that gave birth to the Kuklux Klan, it has in some degree awakened the spirit of that dreaded organization, and set the night rider to galloping once more along the roads of Kentucky and Tennessee.



Iron, Matches, Kerosene and Turpentine Found in Non-Association Man's Wheat

Because of it, men sit by night with rifles in their hands to guard their crops and barns. Because of it, cities have been called to arms to resist threatened attack and destruction of property. Because of it, every night, in nineteen counties in Kentucky and Tennessee, men sleep with bolts drawn, windows barred and weapons within reach. It has created unrest, suspicion and terror. In a word, it has driven peace from the land.

An incident that occurred in Tennessee fairly illustrates the spirit in which the fight is carried on. The pastor of the Methodist church in a certain hamlet one night called upon a man, not a member of the farmers' association, to "lead" the prayer-meeting. At the conclusion of the services, the members of the congregation who were affiliated with the association informed the astonished pastor that he must no longer allow that man to "lead" the meeting.

"And why not?" asked the minister.

"He is not one of us—he does not belong to the association—and we will not follow him anywhere, not even in prayer," was the response.

The pastor informed the non-association man that other members of the flock objected to the mingling of his prayers with theirs, and that he must in future refrain from calling upon him during prayer-meeting.

The Ishmaelite accepted the situation philosophically. "All right," he said. "I suppose that I can pray in secret if I like. They won't object to that, will they?"

Against the American Tobacco Company the farmers of the dark tobacco district claim to have direct and specific complaint. They allege not only that by unfair business methods it depressed prices below the cost of production, but that it has frozen out numerous independent dealers, and has combined with the Italian Regie, the company which buys tobacco for the Italian Government monopoly, to keep down prices to such a point that there is no profit for the farmer.

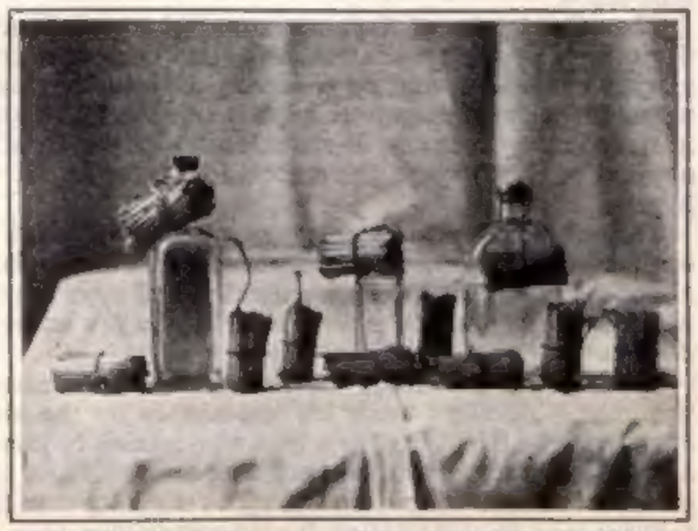
The charge of collusion between the American Tobacco Company and the Italian Regie is made blindly, and there is no evidence to support it. A searching inquiry by the Federal Government has failed to show that the two companies are now, or ever have been, working in collusion.

If a farmer is asked to name his especial grievance against the trust, the chances are one hundred to one that he will say that in 1903 it so heavily depressed prices for tobacco that the crop could not be raised at a profit. Other complaints he may have, but this one reason he is certain to give for his animosity to the American Tobacco Company. All of the trouble of the present time dates from the crop of tobacco that was planted in 1902 and handled in the spring of 1903.

Prices were low in 1903, but they had been as low in other years when the American Tobacco Company had never been heard of in the dark tobacco district.

The crop of 1902 was fair to look upon, but its appearance was its chief merit. The farmer sold it at a fair figure, if he sold early; but, from the time it was hung in the barns, the tobacco steadily deteriorated. Every man who bought it, sold it for less money than he paid. For all the men who handled it in a commercial way it was a money-loser and a trouble-breeder. It is estimated that in the country around Hopkinsville, Kentucky, and Clarksville, Tennessee, the financial loss on this crop was not short of one million dollars. Many men were entirely ruined by the decline in prices that attended the loss in quality in the tobacco.

Then came the crop of 1903. This was poor in appearance, and, with the experience of



Bottles Filled with Kerosene and Turpentine Placed in Wheat-Bundles of Non-Association Man, Robertson County, Tennessee. Friction of Thresher Cylinder Expected to Ignite Matches, Fire the Liquid and Destroy the Thresher

the crop of 1902 in wrathful memory, looks did not rank as a valuable asset. Tobacco was low when the former crop was disposed of, and there was nothing in the appearance of the new crop to cause dealers to pay high prices for it. The consequence was that the farmers received a low figure for their crop. The tobacco this year, however, acted in a manner directly opposite to that of 1902. It improved in appearance and quality, and sold for good prices. Even then, the warehousemen and jobbers did not regain what they had lost on the crop of 1902. As compared to them, the farmer had the better financial experience in the two years. The farmers have never been able to believe this, however. They are firmly of the opinion that the prices were juggled with the deliberate intention of robbing them.

In 1903, too, the practice of buying tobacco of farmers at their barns instead of through the warehousemen was commenced by the Italian Regie, and the farmers insist that this was done for the purpose of eliminating competition in buying.

The Regie was practically forced to buy of the individual farmers. It had for years purchased its tobacco through the warehouses, and it had been outrageously cheated in many instances. Many hogsheads of "nested" tobacco were sent to Italy, and the Italian Government was compelled to handle them at a financial loss. The practice of "nesting," or packing the interior of the hogshead with an inferior grade of tobacco, was so frequently practiced that the Italian Government finally ordered its buyers to deal no more with the warehousemen, but to buy tobacco from the farmers individually.

When this practice was inaugurated, in self-defense, by the Italian Regie, the American Tobacco Company followed suit, and sent its buyers into the country. The buyers of the one company, however, did not have the same district as the buyers of the other. The farmers declare with vehemence that the two companies refused to bid against each other, and the officers of the two companies assert with equal confidence that no such orders were ever issued. This is one of the important points in the controversy upon which there is no compromise, and no tangible proof exists on either side.

The Union of the Farmers

THE active revolt against the trust was finally commenced by a farmer living near Glenraven, Tennessee. He believed that a union of the farmers was their only salvation, and finally, as the direct result of his efforts, the Dark Tobacco District Planters' Protective Association was formed at Guthrie, Kentucky, September 20, 1904. Five hundred men became members at the first meeting, and it now carries eighteen thousand names on its rolls. Business and professional men are enthusiastic members, ministers pray for its success from their pulpits, and judges on the bench are active organizers in its behalf.

The great ambition of the men associated in the formation of the organization was to place it in such a position that they would be able to dictate prices and terms to the American Tobacco Company. All their energies were bent to this one end.

It was decided to curtail the crop, each member of the association agreeing to plant a maximum of seven and one-half acres of tobacco for the first fifty acres owned or controlled by him, and two and one-half acres for each additional fifty acres. This plan reduced the total acreage in the first year of the association by twenty-five to thirty per cent. In 1905 a further reduction of fifteen per cent. was made. In 1906 the acreage was the same as in 1905.

The reduced crop naturally increased values. In 1904 the association sold twenty-three thousand hogsheads at an average price of five and one-half cents. In 1905 thirty-five thousand hogsheads were sold at an average price of seven and one-quarter cents. In 1906 thirty-eight thousand hogsheads were sold at an average price of nine cents.

The official price of the association tobacco is fixed by the officers of the association after due consideration of market conditions, and no tobacco goes into the market unless it goes at the figure they place upon it. The American Tobacco Company is an extensive buyer from the association, but it pays the association figure for all that it gets.

The only expense to the members of the association is a one per cent. brokerage charge, which nets the association about sixty thousand dollars annually, and pays the running expenses, and the modest salaries of a few executive officers.

Immediately following the formation of the association, the "hillbilly" made his appearance on the stage. Specifically, a "hillbilly" is a man who refuses to join the association, and persists in marketing his crop in an independent manner. Some of these men refused to turn their tobacco into the association, for the reason that they had already contracted to sell their crop in other directions. They held what some of the association members considered the peculiar and utterly untenable idea that the parties to a contract were bound by its provisions. General Manager Ewing, of the association, and other officers, in published statements declared that they did not expect a man to violate his contract for the purpose of joining the association; but other members of the organization were not so considerate. The word "hillbilly," like many others of its kind, is of obscure origin and doubtful parentage. The best explanation of the word was offered by a farmer in Trigg County, Kentucky, and it was the best because it was the only one to be had. The statement made by the farmer is given verbatim:

"It's this way, you see. Most people that lives on hills has got goats. Most of these goats is billy-goats. Now, you know what a goat is. No matter how much grub he gets at home, he is always wanderin' around for stuff belongin' to other people than his owner. He is forever takin' for his own good things he never did nothin' for. Well, that's the way with these here men. They don't do nothin' to help the association, and yet they takes the benefit of the prices the association makes."

Upon the association people the "hillbilly" has retorted with the epithet of "hoe-toter." This means a man who goes around under cover of the night carrying or "toting" a hoe for the purpose of destroying another man's tobacco.

Shirking "Sarah Jane"

A THIRD class of man which has been brought into the limelight of this industrial strife is held in contempt by both the "hillbilly" and the "hoe-toter," and has been derisively dubbed the "Sarah Jane." This name is given to the man who will not join the association until compelled by circumstances, and, while a member, seeks to evade his obligations. Such men are regarded by "hillbillies" and "hoe-toters" alike as being no men at all, and only fitted for feminine apparel and pursuits. They have accordingly been named "Sarah Jane."

In forming their organization the farmers, to all intents and purposes, organized a trust to fight a trust, the only difference being that the farmers' trust demanded that tobacco be sold without competition, and for its prices, at the warehouses, while the American Tobacco Company demanded that tobacco be sold without competition, and for its prices, at the barns of the individual farmers.

There are in the dark tobacco district of Kentucky and Tennessee hundreds of farmers who are as honestly interested in the welfare of the people, as a whole, as any member of the association, who are of the opinion that, as compared to the American Tobacco Company, the farmers' organization is the more unscrupulous, intolerant and offensive trust of the two. Subscribing to its original aims, these farmers now believe that it has become criminal in its objects. The violent and injudicious missionary methods of certain members of the association have unfortunately given much ground for this opinion. Accusing the American Tobacco Company of a desire to corner the market, these unwise members of the association have sought a similar result for their own advantage, and, unofficially, have employed worse methods to bring it about.

The unruly members of the association have taken the stand that the American Tobacco Company has, by its methods of doing business, placed itself outside the law, and that all methods are justified in fighting it. They also believe that all men who are not active members of their own organization are open allies of the Tobacco Company, and they make war on both alike.

The Scraping of the Beds

BY FAR the greatest part of the financial loss that has resulted from the fight of the farmers against the tobacco trust has come through the "scraping" of tobacco-beds, and, in order to understand the nature of the damage thus inflicted, and its vast extent, a slight explanation of the manner of growing tobacco is essential.

It is a peculiarity of the tobacco plant that, in the early stages of growth, it thrives best in soil which has never before been under cultivation. A bed, which may be anywhere in size from one square yard upward, is made by clearing a suitable location, generally in the woods, and on the south side of an elevation. The soil is finely powdered, and, generally in February, the seed is sown broadcast and the bed covered with a sheet of canvas. In May or June, when the plants have attained sufficient vigor to bear transplanting, they are taken to the field, where the crop matures in about ninety days.

Before the transplanting nothing is more easy than for the "hoe-toter" to call at the bed, which is generally remote from the residence of its owner, and, by fifteen minutes' diligent use of a hoe, cut down all the growing plants and ruin all chance of a crop. Other methods of destruction besides the hoe which are frequently used are to sprinkle the bed with grass seed, which is of more vigorous growth than tobacco, and speedily chokes the plants to death, or to cover it with salt or kerosene. The "scraping" of the bed by any of these methods means the absolute loss of the crop, for the reason that there is no time to set out a second lot of plants. It is estimated that several thousand beds have been "scraped" throughout the dark tobacco district since the commencement of the fight against the American Tobacco Company, and the resultant damage has been enormous. The "scraping" of beds has, in fact, played a large part in the curtailment of the crop through which prices have been trebled inside of three years. Only one man has been arrested in connection with all these instances of "scraping," and he was acquitted in Clarksville, Tennessee, after a short trial.

There have been no arrests following the numerous cases of arson, and the chances of conviction are small if any arrests are ever made. Kentucky has a new State official who is called the State Fire Marshal. The present incumbent, Mott Ayres, of Fulton, Kentucky, is the first man to fill the place. He has worked with much energy upon the cases of incendiarism that have taken place in the dark tobacco district; but, because of the many obstacles in his way, the result of his labors has not, up to the present time, been such as greatly to encourage stockholders in fire-insurance companies.

This is because the people in the sections in which incendiary fires have taken place are so largely in sympathy with the members of the organization of the farmers, and so bitter against the American Tobacco Company, that it is next to impossible to secure an indictment, and convictions are even more problematical.

Acts of personal intimidation were not long in following the formation of the association. One month and five days after it was launched at Guthrie, Kentucky, a band of seventy-five men called upon B. H. Sory, a buyer for the Italian Regie, who was camping out on the banks of the Red River, in Tennessee. Mr. Sory had been the sheriff of Robertson County, Tennessee, and, in the words of one who knows him well, "nobody ever bluffed him much or twice."

The call upon Sory was made at midnight, and for the purpose, as his visitors expressed it, "of having a little talk." Sory armed himself with a "pump" shotgun, and intimated that the talking could be done from a distance, and in a loud tone of voice. If any other program was attempted, somebody might be hit so hard with a load of buckshot as to paralyze his conversational powers. The men left the camp without having the "talk."

Dynamite for Protection

LATER, at Adams, Tennessee, where Sory owned a large tobacco warehouse, four hundred men gathered for the purpose of burning the warehouse. If Sory was in it at the time of the burning, he would have to take his chances. A score of the friends of Sory were with him in the warehouse, well armed and ready for any trouble. The association people did not like the prospect, and rode away.

On November 2, 1905, a hundred and fifty men called upon the members of the firm of Sprouse Brothers, in Greenbrier, Tennessee, and demanded that they stop buying for the trust. It was insisted that Sprouse Brothers not only cease doing business with the trust, but that they should not deliver tobacco for which they had contracted. No violence was offered, but, in the words of a local newspaper, "the gentlemen were considerably frightened."

In the spring following the formation of the farmers' association the "scraping" of tobacco beds became so frequent that all men who were not members of the association, and many whose names were on the roll, became alarmed for the safety of their crops. Some men placed in their tobacco beds signs reading: "I belong to the association."

Sometimes this had the desired effect, but often members of the association who had neglected to cultivate all the essentials of universal popularity lost all of their tobacco plants. Many beds have been destroyed because of private quarrels, and the association has been charged with the responsibility. Other men, in the effort to save their beds, announced that they had buried sticks of dynamite among their tobacco plants, and that any person who wandered there dealing strokes with a hoe in the effort to prevent them from raising a crop was likely to be raised himself, either bodily or in sections. These reports, and the natural apprehension they excited in the minds of the night riders, brought about what is probably the most cowardly outrage in the history of the dark tobacco war.

Benjamin Hollins, a farmer living near Clarksville, Tennessee, was one of those who had given out the impression that he had placed dynamite in his tobacco bed. On Hollins' place lived an old colored man named Dudley, who was a "share cropper," that is, a man who raises a crop on shares. One night a band of fifteen men, determined to ruin Hollins' tobacco crop, called at the cabin of Dudley with the intention of forcing him to guide them to the tobacco bed of Hollins.

Dudley was absent, and his wife was at home alone. When she stepped across the threshold to give some directions regarding the road to Guthrie, Kentucky, which one of the gang had asked for in a loud voice, she was seized, and asked if she knew the location of Hollins' tobacco beds. She said that she did. She was then ordered to

(Concluded on Page 18)

Two Boom Towns and a Bride

How a Real-Estate Deal Won a Claim in the State of Matrimony

By Eleanor Gates

Author of The Plow-Woman, The Biography of a Prairie Girl, Etc.

SAY, it ain't no use, when you want to start up a mule, to git behind and push or git in front and pull. No, ma'am. The only way is to hunt a pan of feed 'r a pickaxe.

This was how I figgered 'fore I come to ast ole man Sewell for Macie. 'Cause I knowed Sewell was shore one of them long-eared critters—hardmouthed, and goin' ahaid like blazes whenever you wanted him to come short; then, again, balkin' till it was a case of gran'father's clock, and you'd git to thinkin' that 'fore he'd move on he'd plumb drop in his tracks.

"So nary a' argyment," I says to myself. "Coaxin' is good 'nough fer little Alec."

And the first time I got a good chanst, I took in my belt, spit on my hands, shassayed up to the ole man and sailed in—dead centre.

"Boss," I begun, "some fellers marry 'cause they git plumb sick and tired of fastenin' they suspenders with a nail, and some fellers marry ——"

"Wal? Wal? Wal?" breaks in Sewell, offish all of a suddent, and them little gray eyes of hisn lookin' like two burnt holes in a blanket. "What you drivin' at? Git it out. Time's skurse."

"Puttin' it flatfooted, then," I says, "I come to speak to you 'bout my marryin' Macie."

He throwed up his haid—same as a longhorn'll do when she's scairt—and wrinkled his forrid. Next, he begun to jingle his cash (*ba-a-ad* sign). "So *that's* what?" he says. "Wal, I'm a-listenin'."

Then I got a *turrible* rush of words to the mouth, and put the case up to him right strong. Said they was no question how I felt 'bout Mace, and that this shore was a life sentence fer me, 'cause I wasn't the kind of a man to want to ever slip my matreemon'al hobbles. And I tacked on that the little gal reckoned *she* knowed her own mind.

"No gal ever *lived* that knowed her own mind," puts in Sewell, snappy as the dickens, and actin' powerful oneasy.

"But Mace ain't the usual brand," I says. "She's got a good haid— a *fine* haid. She's like *you*, Sewell."

"You can keep you' compliments to home," says the boss. Then, after a little bit, "S'pose you been plannin' a'ready where you'd settle?" (This sorta inquirin'.)

"Ya-a-as," I says; "we've talked some of that little house in Briggs City which Doc Trowbridge lets—the one over to the left of the tracks."

I didn't know it till long, lo-o-ong afterwards, but that bringin' up of Billy's name was where yours truly put both his hoofs in it. 'Cause Sewell can't never forgive the Doc for marryin' Rose and takin' her 'way from the Bar Y ranch. He squz his lips t'gether. "You figger to live in Briggs?" he says, and turns his face towards the ranch-house. Mace was inside, goin' backards and forrards 'twixt the dinin'-room and the kitchen. She looked awful cute and pretty from where we was, and was callin' sassy things to the Chinaman. Sewell watched her and watched her, and I recalled later on, when I wasn't so all-fired anxious and excited, that the ole man's face was some white, and he was kinda all leant over.

"Ya-a-as," I continues, "that place of Billy's 'd suit."

Two seconds, and Sewell come round on me like as if he'd chaw me into bits. "What you goin' to rent on?" he ast. "What you goin' to live on?"

"Wal," I answers, sorta took back, "I got sixty-five dollars saved up. That's my nest-aig. And I can make my little forty a month—*and* grub—*any* ole day in the week."

Sewell drawed his breath in deep. (Look out when a man takes up air that-a-way: somethin's shore a-comin'!) "Forty a month!" he says. "Forty a month! That just 'bout keeps you in ca'tridges! Forty a month! And you 'thout a square foot of land, or a single, solitary horned critter, or more'n a' Injun's soogin 'twixt you and the floor! Do y' think you can take that little baby gal of mine into a blank shack that ain't got a stick of anythin in it, and turn her loose of a Monday, like a Chink, to do the wash?"

"Now, ease up, boss," I says. "I reckon I think *al*most as much of Mace as you do. And I'm figgerin' to make her life just as happy as I *can*."

Wal, then he walked up and down, up and down (this all happened out by the calf-corral), and blowed and blowed and blowed. Said that him and his daughters had allus made the Bar Y ranch-house seem like home to the Sewell punchers, and they was men in the outfit just low-down mean 'nough to take advantage of it. Said he'd raised his gal like a lady—and now she was goin' to be treated like a squaw.

If it 'd 'a' been any other ole man but Mace's, I'd 'a' made him swaller ev'ry one of them words 'fore ever he got 'em out. As it stood, a-course, I couldn't. So I just helt my lip till he was over his holler.

Then I says, "You spoke of land, Mr. Sewell," I says, politer 'n pie, and as cool as if I had the hull Territory up my sleeve. (Been a beefsteak, y' savvy, for him to git the idear he had me anxious any.) "Wal, how much land do you figger out that you' next son-in-law oughta have?"

He looked oneasy again, got red some, and begun workin' his nose up and down like a rabbit. "Oh, thunder!" he says, "what you astin' *that* fer? A man—*any* man—when he marries oughta have a place big 'nough so's his chickens can kick up the dirt 'round his house 'thout its fallin' into somebody else's yard. Out here, where the hull blamed country's land—just land for miles—a man oughta have a piece, say—wal, as big as—as that 'Sic 'em' Andrews chunk of mine."

"Sic 'em" Andrews, y' savvy, was the ole man's *first* son-in-law. He married Rose, and then got shot up by Monkey Mike. Wal, when Billy married the young widda, Sewell took over the Andrews ranch. Wanted it 'cause it laid 'twixt hisn and town, and had a A1 water-hole for the stock. But a good share of the hunderd acres in it wasn't much to brag on—just crick-bottom.

"The Andrews place?" I says, smooth and easy. "Wal, Sewell, I'll keep that in mind. And, now, you spoke of cows ——"

"Oh, fifty or so," puts in the ole man quick, like as if he was ashamed of hisself. (His ranges is plumb *alive* with cattle.) "A start, Alec—just a start."

Wal, a-course, whatever he said went with *me*. If he'd 'a' *ad*vised walkin' on my hands as far as Albuquerque, you'd 'a' seen me a-startin', spurs in the air!

"So long," I says then, and walked off. When I turned round, a little bit later, Sewell was standin' there yet, haid down, shoulders hunched over, arms a-hanging loose at his sides, and all his fingers twitchin'. As I clumb on to that pinto bronc of mine and steered her outen the gate, I couldn't help but think that all of a suddent, seems like, the boss looked a mighty lot *older*.

"Maud," I says, as I loped for town—"Maud, I'm shore feazed! I been believin' all along that it was settled I was to marry Mace. And here, if I don't watch out, that Injun-giver'll take her back. I was a blamed idjit to give him any love-talk. The only thing he cares for is money—*money!*" Wal, some men are like that—and tighter'n a wood-tick. When they go to pay out a dollar, they hole on to it so hard they plumb pull it outen shape. Yes, ma'am. Why, I can recollect seein' dollars that looked like the handle of a jack-knife.

But if I was brash in front of Sewell, I caved in all right when I got to the bunk-house. Say! did you ever have the blues—so bad you didn't want to eat, and you didn't want to talk, and you didn't want to drink, but just wanted to lay, nose in the pilla, and think and think and think? Wal, for three days that was me!

And I was still there when Sheriff Bergin come stompin' in with a copy of the Goldstone Tarantula. "Here's bum luck!" he growls. "A-course

I Drawed from Him that Goldstone was Likely to Stand at the Haid of Her Class 'Count of Nateral Developments

Briggs couldn't hump herself none, but that jay town down the line has to go have a boom."

"A boom?" I says, settin' up.

"Reg'lar ripsnorter of a Kansas boom. Some Chicago fellers with a lot of cash has turned up and is a-buyin' all the alkali. Wouldn't it make y' *sick!*"

I reached for that paper with both fists. Yas, there it was—a piece 'bout so long. "Goldstone offers the chanst of a lifetime," it read. "Now is when a little money'll make a pile. Land is cheap to-day, but later on it'll bring a big price."

I got on to my feet. They was 'bout a quarter of a' inch of stubble on my face, and I was as shaky as a quakin' asp. But I had my spunk up again. "Ain't *I* got a little money," I says—"that nest-aig? Wal, I'll just drop down to Goldstone, and if that boom is bony fido, and growin', *I'll git in on it.*"

Next mornin', I went over to the depot, borryed some paper from the agent and writ Macie a note. "Little gal," I says in the letter, "don't you go back on me. I'm *prepared* to work my fingers down to the first knuckle for you, and it's only right you' paw should want you took care of good."

Then No. 10 come in, and I hopped aboard. "It's land 'r no lady," I says to myself, puttin' away my little postcard photo of Macie as the train pulled out—"land 'r no lady."

But when I hit Goldstone, I plumb got the heart-disease. There was the same ole long street facin' the track; the same scatterin' houses to the north and south; the same bunch of 'dobe shacks over towards the east, where the greasers lived. The town wasn't changed none!

Another minit, and I felt more chipper. West of town, two 'r three fellers was walkin' 'round, stakin' out the mesa. And nigh the station, 'twixt them and me, was a brand-new, hip-roofed shanty with a long black-and-white sign acrosst it. The sign said, "Real Estate." Wal, *that* looked like *business!*

I bulged in. They was a' awful dudey feller inside, sittin' at a table and makin' chicken-tracks on a big sheet of blue paper. "Howdy," I says; "you must be one of them Chicago gents?"

He jumped up and shook hands. "Yas, I am," he says; "but only a land agent, y' savvy. They's three others in town that's got *capital*. The one that lives over yonder at the hotel is a millionaire. Then they's a doctor (left a *fine* practice to come), and a preacher. But the preacher ain't just one of you' *ord'nary* pulpit pounders."

I stooped over to git a look at that sheet of blue paper. It had lines all crisscross on it, same as a checkerboard, and little, square, white spots showin' now and again. "*Excuse* me for astin'," I says, "but what's this?"

"This is the new map of Goldstone," he says, "and drawed two mile square. Here"—pointing to a white spot—"here'll be the Normal College, and here"—pointin' to another—"the Merchants' *Exchange*. Then, a-course, the Pavilion fer Indust'ral Exhibitions ——"

"Pardner," I broke in, "if Goldstone was in the middle 'r east part of Oklahomy, where crops is allus fine, this boom wouldn't surprise me a *little* bit. But out *this* way, where they's only a show for cattle, I can't just understand it. Now, they must be some *reason*."

The real-estate agent, he smiled awful slylike, and wunk. "Mebbe," he says.

Later on, I seen the gent that was stoppin' at the hotel. He was tonier 'n the other. Wore one of them knee coats that's got a wedge outen it, right in front, and two buttons fastened in the small of the back. He was walkin' up and down the porch and smokin' a seegar. Rich? Wal, I guess! Had the finest room in the house, and et three six-bit meals a day! 'Bout fifty, he was, and kinda porky; not a tub, y' savvy, but plenty fat.

That same day a new Tarantula come out. In it was a piece haided: "More Capital for Goldstone." It went on like this: "Our city has lately *acquired* four new citizens whose confidence and belief in her future 'd put some of the old hangers-on and whiners to the blush, if they faces wasn't made of brass and didn't know *how* to blush. Wake up," goes on the Tarantula—"Wake up, Goldstone, and shake you'self! And gents, here's a hearty welcome! Give us you' paw!"

Goldstone was woke up, all right, all right. She was as lively and excited as a chicken with its haid cut off. That real-estate feller'd bought up two big tracts just north of town, gittin' 'em cheap, a-course—*awful* cheap, in fact, 'cause no one'd smelt a boom when he first showed up. Wal, first *come*, first *served*. Porky'd bought, too, and owned some lots 'twixt them tracts and the post-office. To the east, right where the nicest houses is, the parson was plannin' to import his fambly. More'n that, them four gun-shy gents stood ready to buy *all the time*. And Goldstone fellers that would 'a' swapped they lots fer a yalla dawg, and then shot the dawg, was holdin' out fer fifty plunks.

Wal, I had that sixty-five. But I helt back. What I wanted to know was *the why behind the boom*.

I just kinda happened past that real-estate corncrib. The land agent was to home, and I ast him to come over and have one with me. He said O. K., that suited *him*. So we greased our hollers a few times. And when he was feelin' so good that he could make out to talk, I drawed from him that Goldstone was likely to stand 'way up yonder at the haid of her class 'count of "nateral developments."

"Nateral developments," I says. "Wal, pardner, when it comes to them big, dictionary words, I shore am a slouch. And you've got me all twisted up in my picket-rope."

But I had to spend another dollar 'fore he'd talk some more. Then he begun, *turrible* confidential: "I been sayin' nothin' and sawin' wood, Lloyd. I ain't let *no* man git information outen *me*. But I like you, Lloyd, and, say! I'm a-goin' to tell *you*. Nateral developments is *coal* and *oil* and *gas*."

Same as the Tusla country! I was plumb crazy. "Blamed if it ain't *likely*," I says to myself. "Wal, that settles things fer *me*."

I got shet of that real-estate feller quick as I could (didn't want him to remember that he'd talked in his sleep), and hunted up the postmaster. The postmaster was one of them Chiny-eyed, cornsilk Swedes, and he owned quite a bit of Goldstone. I tole him I wanted to buy a couple of his lots 'cause I was goin' to be married and figgered to build. (That wasn't no lie, neither.) Said I didn't want to live in the part of town where the greasers was, for the reason that I'd rather settle down in a Sioux camp in August *any* day than amongst a crowd of blame cholos.

The postmaster wasn't anxious to sell. Said he didn't have more'n a block left and he wanted a big price fer that. "'Cause this boom is *solid*"—he kinda half whispered it. "How do I know? Wal, I pumped one of them new citizens this mornin'."

That showed me I'd got to rustle. If that real-estate feller blabbed any more, I wouldn't be able to buy. The station-agent owned some lots. I hiked for the depot.

When I looked into the ticket-office through the little winda, there sit that agent, one hand on the tick-machine, other holdin' his haid. And his mouth was wide open, like a hungry wall-eye.

"Lloyd," he says, pantin' hard, "I ain't got no right to tell, but I can't hold it in. Them there Chicago fellers, Lloyd, is a Standard Oil bunch. Looka-here!" And he pushed out a telegram.

I wouldn't 'a' believed it if I hadn't saw it writ down in black and white. But there it was, haided Chicago, addressed to Porky, and as plain as day: "*Buy up all that's possible. Price no object. Rockyfeller.*"

Say! I come nigh lettin' out a yell. Then, knowin' they was no use to ast the agent to sell, I split for the liv'ry stable. And when I got back into town late that night, I'd been down to a ranch below Goldstone and handed over my nest-aig fer a' acre just south of town.

Next mornin' they was a nice pile of stakes unloaded on to that sand patch of mine, all them stakes white on one end and sharp on the other. And they was a big sign unloaded, too. Yes, ma'am. It said, "The Lloyd Addition."

And that *same* noon No. 10 brung me a letter from little Macie!

I didn't cut up my acre into lots straight off. Made up my mind it'd be better to see that real-estate feller first, ast his advice, and see if he'd handle the property *fer* me. So I made fer his office in a turrible sweat.

Heerd awful loud talkin' as I come nigh, and seen they was a big crowd 'round the door. And there was Porky and the parson, just *havin'* it—up and down. "The idear!" the parson was sayin'—"the idear of you' thinkin' you can go stick a pavilion, where licker'll be sold, right next to the Cathedral!" Oh, he was madder'n all git out! Porky shrug his shoulders. "My dear *sir*," he says, "I got to use my own *land* in my own *way*." "Ah!" answers the parson, solemn—"ah! my friend, give you' heart a house-cleanin'. Think not so muchly 'bout worldly *possessions*, but *secure* a lot in the New Jerusalem!"

Then Porky flew up. Said the parson'd insulted him. "And," he almost yelled, "this is how it stands: either you got to buy the block where the pavilion's goin' to be, 'r I'll buy the Cathedral property."

"I ain't got you' means at my command," says the parson.

"Never mind. I'll take the church lots. Name you' figger."

"Three thousand."

Porky pulled out his check-book and begun to scribble with one of them squirt-gun pens. "The matter is 'settled," he says.

Say! the feller who'd sold that property to the parson for a hunderd—we had to prop him up!

Just afterwards I had my chin with the real-estate dude, and I tell you it made me pretty blue. "Sorry, Lloyd," he says; "you know *I* never tole you to buy *south* of town. And I don't care to bother with you' Addition. 'Cause Goldstone is goin' to grow to the north and east."

Porky was there, and he said the very same thing. And a few minits later on, when the Doc come in, I couldn't git him to even *consider* lookin' over my buy. But fer a lot on the north side, belongin' to the parson, he put down the good, hard *coin*.

North and east was the hull talk now, and them Goldstone fellers who'd sold out cheap in that end of town felt some pale. But the Chicago gents was as pert as prairie-dogs, and doin' a thunderin' lot of buyin'. Now, the Doc owned sev'ral lots east of Porky's tract. "New drug-store here," he says, "and a fine town hall over it. I'll put ten thousand into the buildin'." And the parson bought next to the site for the Normal College. "The city," he says, "'ll want a spot for its High School."

All the time this was goin' on, I was livin' on nothin', you might say, and not even spendin' a cent fer a shave. My haid had a crop of hay on it that would 'a' filled a pilla; I had a Santy Claus beard, and if I couldn't afford to grub at the hotel, I wasn't mean 'nough to use they soap. So, far as looks is concerned, I was some changed.

Then the Tarantula showed up with the hull story 'bout coal and oil and gas! Say! the cat was outen the bag, and Goldstone come nigh havin' a fit and fallin' in. Here it'd been over a gold mine, you might say, and didn't know it. And here it'd gone and sold itself out to a passel of strange ducks! "Feller-citizens," says the paper, "this beautiful city of yourn is *destined* to rival South McAlester and Colgate."

That was on a Thursday, if I recollect right. Wal, fer the next two days more things happened in that there town than'd ever happened in the hull *county* afore. Ev'rybody that could rake, scrape, beg 'r borra was a-doin' it—so's they could buy. Friday, the postmaster got a big block from the real-estate agent; same day, kinda as a favor, the Doc sold the ticket-agent two or three lots. I felt blamed sore 'cause *I* didn't have no money to git in on some good deals. But I hung on to the "Lloyd Addition"—I wouldn't let *that* git outen my hands. Oh, I ain't a-goin' to lie: I had the boom fever bad as *any*body.

Saturday, Goldstone went plumb crazy. They was buyin' and sellin' backards and forrards, this way and that way, in circles and catercorners. From sun-up on, that real-estate shanty had half a dozen fellers in it all the time, more was over to the hotel dickerin' with Porky, and a lot of others trailed up the parson and the Doc. Nobody et 'cause they was too blamed *excited*. Nobody drunk 'cause they wouldn't spare the cash. The sun went down and they kept on a-buyin'. And at midnight the town went to bed—*rich!*

The day afterward was Sunday. And I hope I may die if I ever fergit that Sunday!

When the sun come up, as a story-book'd put it, Goldstone lay as kam and peaceful as a babe, 'cept where some poor devil of a cowpunch was gittin' along towards his bunk when he oughta been comin' outen it. But all else was O. K. Weather fine, ev'rybody well, thank y', and land so high it's a wonder the temper'ture wasn't gittin' low.

But ain't it funny how quick things can change?

First off, some of us boys went over to that real-estate shanty—and found the door open and the place stripped. Yes, ma'am; duds gone, pictures gone. Only the bench and the table left.

"What's struck *him?*" ast the postmaster, who was comin' by.

"Oh," says a feller, careless, "I guess he's moved into a better office, mebbe."

"I reckon," agrees the postmaster. Then, his voice gittin' hollow-like, "But ain't that the map of Goldstone there, with a rip in it?"

It was—tore clean in two.

We wasn't anxious any. Just the same, we drifted over to the hotel. When we got to the door, we met the clerk comin' out. "Where's you' millionaire friend this mornin'?" we ast him.

"Started fer Chicago last night on the Overland."

"Eh? What's that?"

"Gone to raise more capital, I guess," says the clerk. "'Cause he didn't settle—is comin' back right off."

"Oh!"

'Thout nobody sayin' nothin' more, we all made up the street to the doctor's, the crowd growin' as we went along. Even after bein' knocked plumb flat with a sledge-hammer, we didn't know *yet* what'd hit us. But they was another whopper a-comin'—the *Doc* wasn't to be found!

"I think," says the postmaster, swallerin' hard, "that if we ast the parson ——"

Up pipes a kid: "The parson wasn't to Sunday-school this mornin'."

Fer a spell we all just looked at each other. Then the procession formed and moved east towards the parson's.

A square table was inside. On it was a lot of bottles and glasses and a pack of cards—nothin' more.

Old sin-killer, too!

I spoke up: "They're gone, boys, but what about they *land?*"

"Wal," answers one feller, "I don't think the Doc *had* none. 'Cause I bought the Merchants' Exchange site offen him yesterday."

"And I bought the Normal School block from the parson," says Number Two.

"And what I got from the real-estate feller last night," adds the hotel clerk, "must 'a' come nigh to cleanin' *him* out."

Another spell of quiet. Then:

"I wonder," remarks the station-agent, "if that Rockyfeller telegram was *genuwine*."

The postmaster throwed up his hands. "We're it!" he says. "We sold our alkali for a song, and we bought it back at a steep figger."

"With all that money," adds the hotel clerk, "they must 'a' had to walk bow-legged."

"My friends," says the station-agent, "the drinks is on us!"

And me? Wal, I wandered 'round fer a spell—like I was plumb loco. When I landed up at last, I seen somethin' white in front of me. It was a sign, and it said: "The Lloyd Addition."

I sit down on my little pile of stakes and pulled out the last letter I'd got from Macie. "Dear Alec," it begun, "I'm *so* glad you got you' land ——"

I didn't read no further. I looked off acrosst the mesa in the *di*rection of Briggs City. "The land ain't no good," I says. "And my money's gone." And I laid my haid down on my arms.

Just then, outen a bunch of grass not far off, I heerd the spunky little song of a lark!

I riz up. "I'm goin' home," I says. "Mebbe I look like a bum, but I'm goin' back where I got some friends; I'm goin' back where they call me Alec."

I got back all right. It takes two dollars and six-bits to git from Goldstone to Briggs City on the Local. But there is ways you can ride in the freight caboose fer nothin'. I had a bottle—swapped "The Lloyd Addition" fer it.

Ole Briggs City looked all right to me, I can tell y'; so did the bunch. 'Bout noon I was plumb wored *out*, I'd talked so much. So I sit down on the edge of Silverstein's porch to rest my face and hands. A hoss was a-comin' up the street, clip-et-y-clip. It stopped at the post-office, right next me. I looked up—and there was Macie.

Say! I felt turrible, 'cause I hadn't slicked up any yet. But she didn't seem to notice. She knowed they was somethin' gone wrong, though, 'fore ever I said a word. She just helt out one soft little hand.

"Never you mind, Alec," she says; "never you mind."

My little gal!

"It means punchin' cows fer four years at forty per, Macie," I says to her.

"I'll wait for you, Alec," she answers.

She'd gone, and I was turnin' back toward Silverstein's, when—if I didn't see, a-comin' acrosst from the depot, one of them landsharks! It was Porky, with that wedge-coat of hisn, and a seegar in his mouth as big as a corncob!

Say! I duv under the porch so quick that I clean scairt the life outen six razorbacks and seventeen hens that was diggin' 'round under it. And when I come out where the back door is, I skun for Hairoil Johnson's shack to borra a diff'rent suit of clothes. Next, I had my Santy Claus mowed at the barber-shop.

When I looked in the glass I wasn't satisfied, 'cause I wasn't changed 'nough. "What'll I *do?*" I ast the barber.

"Wash," he says.

Wal, I'll be dog-goned! The disguise was complete!

Just then in come Shackleton, editor of The Briggs City Eye-Opener. "Hank," I says, "what do y' think? That fat Chicago millionaire I was a-tellin' you of is *here!*"

"You don't say so!" answers Hank, beginnin' to grin. "That shore *is* luck!"

"How so?" ast the barber.

"Why," I says, "just think what we can *do* to him!"

Hank just leant back and haw-hawed like he'd bust his buttons off. "Oh, *don't* make me laugh," he says; "my lip's cracked!"

They ain't no use talkin'—we fixed up a proposition that was a *daisy*.

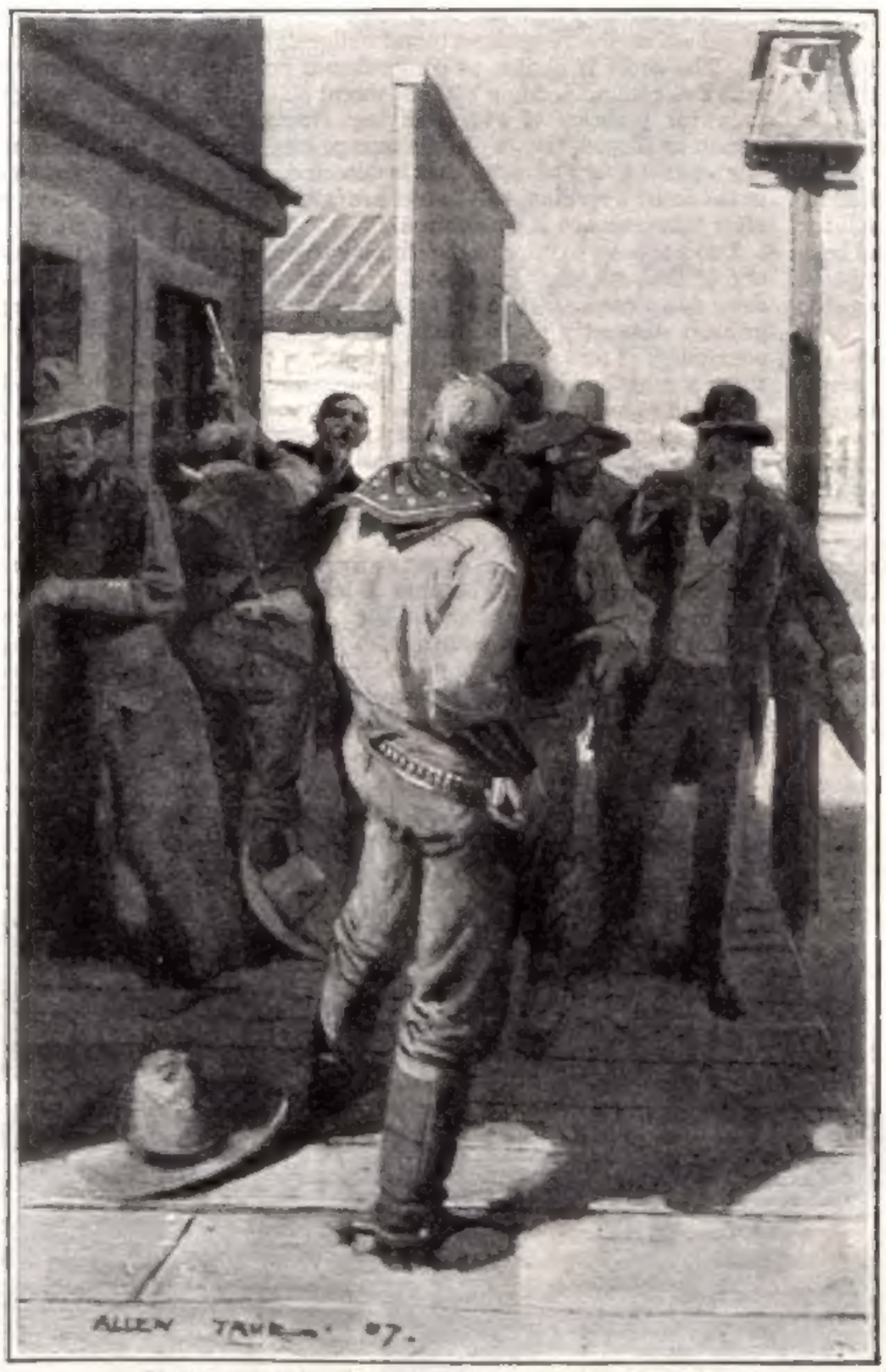
"And it'll work like yeast," says Shackleton. "A-course, whatever *I* make outen it, Alec, you git a draw-down on, yas, you do."

"Nobody from Goldstone 'll stick in his lip and spoil the fun neither," I says. "Not by a jugful! That passel of yaps down there is jealous of Briggs and 'd just *like* to see her done. What's more, they got a heap of little, mean pride, and 'd never own up they been sold."

It was shore funny, but from that *very* minit, and all by *itself* kinda, Briggs City begun to boom. Billy Trowbridge put a barb-wire fence 'round a couple of vacant lots next his house. Bergin, the sheriff, dug a big hole in the middle of his block and buried 'bout a ton of tin cans. Hairoil turned some shoats into that rock patch of hisn and cleaned out the rattlesnakes. And all over town sand got four times as high as it'd ever been afore.

So when my dudey friend, the real-estate feller, struck our flourishin' city and hired a' empty shanty fer his office, he didn't find no one anxious to sell him a slice of land. "Say, property's up here," he remarked, whilst he put down the stiff price that Bill Rawson 'd ast fer a lot. He seemed sorta bothered in his mind. (But he had to have the land to start his game on.)

"And climbin'," says Bill, pocketin' the spondulix. (Later on, Bill says to *me*, sort of confidential, "I ain't a-goin' to do another lick of hard work this year!")



"I'll Buy You' Blamed Lots, but I Don't Stand for Compytition"

Same day, here was Sam Barnes walkin' up and down on that acre of hisn and holdin' to a forked stick. Wouldn't tell Porky *why*, though he hinted that whenever a forked stick dipped *three* times *it meant somethin' more'n water*. "But I ain't got the cash to do no investigatin'," says Sam, sad-like.

Porky got turrible interested, and after talkin' with the real-estate feller, he bought ev'ry square inch Sam had. "It's dollars to doughnuts," he says, "that Briggs City'll grow this way."

"Wal, I don't know," says Sam. "Bergin is powerful strong in politics, and he figgers to git the Court-House erected on the other side of town—where he's got land."

The parson and the Doc showed up that same afternoon. And I reckon they liked that Court-House idear, 'cause they took a couple of the sheriff's lots pronto. "The City Park," says the parson, "should allus be next the public buildin's."

"The City Park," says Buckshot Millikin, "will likely be further north, right agin the University. I *know*—fer the reason that they was a meetin' of the University directors last night. Then, the Farmers' and Merchants' Bank is goin' to be located facin' the park, and so is the Grand Opery House."

Porky give Buckshot a' awful sharp look. But Buckshot's a' Injun when it comes to actin' innocenter'n a kitten. So then the millionaire gent looked *tickled*. ('Cause just think!—if we was a'ready *excited* 'bout a boom, what a pile of trouble it'd save him and his pardners!) Wal, he waddled off and hunted 'em up. And that night they pur*chased* 'most all of them north lots—payin' good. It was the next mornin' that they got hol' of ole man Sewell and bought the "Sic 'em" Andrews place. Sewell wasn't *on*—he hadn't been into town since I come from Goldstone. But the real-estate gent was used to puttin' up a good figger by now, and the boss made a fair haul.

Straight off, the Andrews chunk was laid out in fifty-foot lots. It was just rows and *rows* of white stakes, and when the Overland was stopped at the depot for grub, I seen Bill Rawson pointin' them stakes out to two poor ole white-haired women. "Ladies," he says, "that's the battlefield where Crook fit the Kiowas. Ev'ry stake's a stiff."

As the train pulled out, she was tipped all to one side and runnin' on her off wheels, 'cause the passengers was herded along the west side, lookin' at that big graveyard.

When Hank's next Eye-Opener come out, one hull side of it was covered with a map of Briggs City—drawed three mile square. Under the map it said: "The cross in the Andrews Addition marks the spot where the great sanitarium'll stand." (Say, it was gittin' to be a cold day in Briggs when somebody didn't start a grand, new institootion!) "Why," goes on Shackleton, in that piece of his'n, "breathin' that fine crick-bottomed air, and on a plain diet, say, of bread and clabbered milk—a sick person oughta git cured up easy, and a well person oughta live more'n a hunderd years." (Wal, far as *I'm* concerned, if I had to eat clabbered milk a hunderd years, I'd ruther *die!*)

Next thing, two or three of the boys got into a reg'lar jawin'-match over some property. George Curry wanted to start a new paper called the Rip-Saw. Shackleton, a-course, didn't want he should. Right in front of that real-estate feller's, Curry drawed a gun on Hank. And one of the Lazy X boys had to interfere 'twixt 'em. "I got a right to do what I please on my own land!" yells Curry.

"Wal, I'll buy you' blamed lots," says Shackleton, "but I don't stand for compytition. Here, agent, what's Curry's block worth?"

The dude reckoned it was worth five hunderd. And Shackleton dug down.

The rest of us done a turrible lot of buyin' and sellin' right after that—one to the other. The sheriff sold to Monkey Mike (for a chaw of tobacco), Bill Rawson, he sold to me (on tick), Hairoil Johnson to Dutchy, and so forth. Or, it'd be like this: "Bet you a lot I can jump the furthest." "Bet you can't." Then real estate 'd change hands, and the Tarantula 'd talk 'bout "a lively market."

A-course, the dude and Porky and the Doc and the parson was doin' some buyin', too. 'Fore long they owned all Bergin had, and Shackleton's sand, and Curry's, and Rawson's, and Johnson's. And they picked out a place for the Deef, Dumb and Blind Asylum, and named ole man Sewell for President of the Briggs City Pottery Works.

Pretty soon, havin' all the land they wanted, they begun, little by little, to sell each other, notices of them sales appearin' in the Eye-Opener at two-bits apiece. Next, they got to sellin' faster. Then it was dawg eat dawg. Lickin' things into a' excitin' pass, them lots of theirn flew backards and forrards till the air was plumb full of alkali.

When the sun went down that never-to-be-forgot evenin' (as the speaker allus says at a *political* powwow), Briggs was the color of sand and sage. But the pockets of the punchers was so chuck full that, as the hours drug by, our growin' city got redder'n a section-house, 'cause the boys was busy paintin' it. (But count *me* out—I had my draw-down and I was a-hangin' *on* to it!) Whilst over at the real-estate shack, them gun-shy gents was havin' a quiet, little business talk, gittin' ready for they onloadin' campaign next day.

'Bout ten o'clock, I stopped by they shebang and knocked. When the door was opened, there they all sit, makin' out more deeds 'n you could shake a stick at. I didn't go in. I figgered I'd be gittin' married soon, and no feller wants his face spotted up like a Sioux chief's on his weddin' day.

"Gents," I says, "the boys sent me over to thank you-all fer purchasin' property hereabouts in such a blamed generous way. And it's shore too bad that *they* feel they kain't invest. But they plan to wait a year and buy in what you got fer taxes."

(Continued on Page 23)

THE RESPECTABILITY SHOP

A Prison Number and a Badge of Honor

By WILL PAYNE

MY FATHER was a physician. He knew nothing about business. So he set his heart on making a business man of me. When I finished high school, at seventeen, he put me in the Second National Bank. He thought that was the way to make me a business man. But I would not joke at his expense. I was apt, however, and did work my way up in the bank. At twenty-three I was an assistant teller. It was next to the largest bank in town, and St. Peter was then a place of near a hundred thousand inhabitants. When I got this promotion I married.

Woolner, the vice-president, really ran the bank. He was backing Albert Norman in building some street-car lines on the South Side in rivalry to the old-established traction company. Major Barton, St. Peter's leading lawyer and politician, looked after the legal details. One of those bad turns in business came along, and the Second National failed. Then we saw what a good lawyer Major Barton was. A great lot of the bank's money was tied up in those street-car lines, which were not earning anything; but everything was as legal as could be. Woolner had been lending a good deal of the bank's money to a commission firm that was bulling wheat. The loans were no good; but they were legal.

Just before the bank failed the directors woke up to the situation and tried to get Lyman Jaynes to take the street-car lines off its hands, and so save it from failing. Jaynes, as we all knew, was next to the richest man in town. He was president of the First National Bank and largest stockholder in the old-established street railroad. Jaynes wouldn't buy the South Side lines and save the Second National. Woolner, for all his queer methods, was a very enterprising banker and had taken a good deal of business away from Jaynes' old-established First National. Jaynes thought that was immoral. The Second National was the First's strongest rival, and Jaynes wasn't averse to seeing it go out of business. If the Second National failed, creditors would be clamoring to have its assets realized upon. This would mean a forced sale of the South Side lines. Jaynes was about the only person in a position to bid for them. He would rather buy them that way than at private sale. He was an extremely conservative man.

So the Second National closed its doors. Of course, there was great indignation among the depositors and among the public generally, as there always is when a bank fails. The feeling was so bitter that Woolner went away. He didn't abscond, for everything was legal; but just quietly moved away.

I say everything was legal. That is not quite true. For a long time the account at the Second National of the firm that was bulling wheat had been run in a way originally prescribed by Woolner. For years everybody had accepted this way of running it as a matter of course. So, directly after the failure, the receiver discovered that the bank had overcertified one of the firm's checks. This is illegal. A national bank may lend all the money it pleases on the note of a tramp, and there is nothing illegal about it. But it must not certify a check for an amount greater than the drawer has on deposit at the time. One can see how practical men would regard such a distinction as an absurdity and pay no attention to it.

But, after the failure of the Second National, people were not inclined to be lenient. The Comptroller of the Currency had come in for much criticism because his examiners had failed to discover the shaky condition of the bank in time to save it. So the Comptroller now proposed to hew to the line, let the chips fall where they would.

I was the chip. As assistant teller I had certified that check—exactly as I had done scores and scores of times before and thought nothing of it. I was indicted and promptly brought to trial. I pleaded guilty, and my lawyer made an argument for mercy. I still have the clipping from the St. Peter Index. It reads:

"In United States Court yesterday Thomas Fleming, an assistant teller in the wrecked Second National Bank, pleaded guilty to the charge of overcertifying a check, and was sentenced to one year in the penitentiary. In sentencing the prisoner Judge Danby said: 'In the plea for mercy it was urged upon the court that overcertifying checks, while against the law, is quite commonly practiced by national banks; that, in fact, nearly all banks, or a great many of them, overcertify checks to a greater or less extent, and by general usage the law is treated as a dead letter. Also, it was urged that in overcertifying this check you had merely followed the instructions of your superior officers; that you derived no direct gain from the illegal act and were without moral obliquity in performing it. The court is unable to comprehend, however, how a man can commit a crime without moral obliquity. If this unlawful practice of overcertifying checks is as widespread as alleged, the way to discourage it is to enforce the law against every offender that is detected. The practice, in the court's opinion, will be less prevalent in this district after this sentence is pronounced.'"

I do not have to refer to the clipping to refresh my memory of that speech. I can still recall the way the judge drew down one corner of his mouth and how two or three grinned discreetly at the little witticism with which he concluded. I served my term in prison. When I had been there a month a boy was born to us. This was a week before my twenty-fourth birthday. I suppose the idea of a term in prison would be terrifying enough to any normal, respectably-reared young man, especially if he had always looked upon himself as belonging more or less to the better class in the town where he lived. It was even harder for my wife than for me. When my term was finished our only idea was to get away as fast and as far as possible. Since then, whenever I have seen this same idea operating in a dog that has been kicked I have felt a kind of human sympathy for him.

I could get recommendations from substantial men who knew that I was really trustworthy and diligent. So I had little trouble in securing a clerical place in a bond-house in New York. The pay was small and I soon saw that the prospects were not very bright. I began by sending some contributions to two or three financial journals. After a while I was offered a regular position on the staff of the Money World. It looked better than the bond-house, so I took it. I did very well on the paper, and, by the time I had been in New York about two years and a half, I was made a sub-editor. This is an influential paper in its field. My position, therefore, was one of some little importance. I made a fair living income out of it.

Then we made our first visit to St. Peter. After that we went back together once a year. Nell sometimes took the boy out there for a couple of weeks, while I stayed in New York. She had a dozen relatives there in one degree or another, and a lot of friends—girl friends that she had been to school with. St. Peter was no boom town, but it grew some in its solid, staid way. Albert Norman was forging ahead. A while after the failure of the Second National he managed to get back control of the South Side lines, and was developing them.

Some of what would be called the leading citizens of St. Peter had known me from a boy. Others had known me when I was in the bank. When I went back there, or, once in a while, ran across them in New York, quite a number of these men showed themselves very friendly to me. They would make it a point to call out to me on the street, stop and shake hands and say something complimentary about my journalistic work—which, as time went on, began to be heard of more or less within its special field. They had the same attitude toward Nell. Their wives were very friendly to her. If we had gone on smoothly in St. Peter, just as respectable small-fry, Mrs. Jaynes, for example, would not have noticed us particularly. As it was, she even came up to our flat in New York; had Nell down to her hotel to tea and so on, and took notice of Nell socially when she went to St. Peter on her visits. I might say that we came in time to have quite a vogue in the old town.

Of course, I understood this perfectly. None of these leading citizens had done anything to me personally, yet I had got a rough deal out there. There was plenty of wrong and chicanery connected with the wrecking of the Second National. When stern Justice stepped in to see about it, the best she could do was to send a lone youngster, who hadn't meant any wrong, off to the penitentiary. It was a biting sort of joke. If I had gone to New York with that bite in my side and simply sunk, these people that I am speaking about would have forgotten the case. Or they would have finally figured it out that, as I didn't amount to anything anyway, a jail term more or less didn't matter; was about as good for me as anything else. In my somewhat small way, however, I was steadily succeeding, building myself up, becoming, in my limited field, a person of some little note and importance. So they felt that I had been pretty roughly treated, and they wanted, in all kindness, to make it up to me.

"You Think My Main Object in Life Must be to Hide that Prison Term"

St. Peter had always been essentially a solid, conservative sort of place. It was just the kind of town where a leading citizen counts for a great deal. It was moral and respectable. Although it contained upward of a hundred thousand inhabitants and a dozen millionaires, a rich citizen that got mixed up in a scandalous divorce case would have really lost standing and influence. The friendly persons whom I have referred to were the most powerful figures in this local world. So their favors to me and to Nell meant a great deal. After everything possible was said about youth and inexperience and good intentions and all the rest, there was absolutely no getting away from the stern and cold fact that I had served a term in State's prison on my own plea of guilty. I had worn a convict's stripes, marched in the lock-step. Nell was the wife of an ex-convict, and the boy, and the girl that came in our fourth year in New York, were the children of a jail-bird.

That was the fact and there was no getting away from it. But when these leading people took us up as they did, it meant that St. Peter annulled the fact; reinstated us. If any one should say to my boy, "Your father was a convict," St. Peter would answer, "We have buried that."

I got on very well with my work here in New York. Eight years after the time I left St. Peter I was especially invited there to make one of the speeches at the quarterly meeting of the Commercial Club. They were going to have, at St. Peter, a State Centennial Exposition—rather big doings. Some men who would have the shaping of affairs suggested that I come out for three months and take a responsible part. It would be, as I might say, a final shovelful of earth on that past which their friendliness was steadily burying.

One forenoon, at this time, I was going down Broad Street, and I saw Jaynes and Norman come out of Hauptmann, Harte & Co.'s office. They were talking together, and didn't see me. Naturally I was always alive to anything that turned up connected with the old town. This sight of Jaynes and Norman suggested something to me. More out of curiosity than anything else, I stepped into the office. I knew Harte pretty well, and had been of some service to him in my work on the Money World. This

Harte was the son of the original member of the firm, about thirty, and a very handsome type of his race. He received me as usual—with a nod that was scarcely perceptible, and a little, cynical, quizzical, good-humored look in his eye. You might call it a beatified grin.

"I understand there's a consolidation of the street railroads in St. Peter afoot, and that your house is going to finance it," I said. That was what seeing Jaynes and Norman together had suggested to me.

Of course, a deal of that sort would be small potatoes to the big house of Hauptmann, Harte & Co. They wouldn't care much whether it came through or not. In the way of my trade—that is, so far as concerned the Money World—it was small potatoes to me, too. We wouldn't, in the ordinary course, pay much attention to a little deal like that. So Harte, with that sublimated grin, just handed it over to me.

"Yes, there's a deal afoot," he said. "If they can get their bill through we will take it up for them; otherwise we won't touch it. Their lawyer has got a magnificent tank. Have you noticed what the Reichsbank is doing?"

They Were Talking Together, and Didn't See Me

So we talked a few minutes about the situation in Berlin and foreign exchange, and I drifted out. Norman & Co. maintained a New York office on the tenth floor of the Empire building over on Broadway—just one room about twenty feet square. Presently I went there and found Norman. Up in this small coop on Broadway he was some sizes smaller than in the spacious, ground-floor, plate-glass-windowed and gilt-lettered office at St. Peter. He met me very genially, shaking both hands and calling me Tom. He was then in the forties, a tall, lean, round-shouldered man with a yellow mustache like a curtain over his mouth. His manner was so nervous that it was almost hysterical. When I mentioned consolidation of St. Peter street railroads he shot off at a tangent, from pure nervousness, with the big lie that there was nothing in it. Then he explained a good deal: said there might have been some informal talk—in fact, there had been some informal talk—but there wasn't much prospect of a deal; in fact, there wasn't any prospect of a deal, because Jaynes wanted too much for his road, and so on and so on—wriggling, as I might say, all around the truth.

"Wouldn't you need some legislation in order to consolidate the two roads?" I asked.

"Oh, not at all; not at all, Tom," he said.

I had to take up my regular daily grist then, but about five o'clock I went up to the Fifth Avenue Hotel and sent my card to Mr. Jaynes. He was some time in coming down. No doubt the name of the Money World on my card disturbed him. Like most very conservative men, he had a horror of reporters and newspapers. They asked him leading questions, tried to get him to commit himself to something. He shook hands, friendly, when he came. But when I asked him about street-railroad consolidation it wounded him. It was about as though I had taken advantage of his hospitality to try to pick his pocket. So I dropped it at once and began talking about St. Peter in general, to soothe him. He couldn't get over the shock at once, however; was hurt and uneasy. When I left he followed me to the flagging to make me promise that I wouldn't quote him on any subject in any way.

Major Barton usually put up at the Baronial Club, being a big politician and member of the Republican National Committee as well as a big lawyer. I suspected he would be in town, and my card brought him down promptly—a very large man in all dimensions, with the long black coat and low-crowned, broad-brimmed black felt hat that he had made a sort of trade-mark. He was a man of much ability but he had a great foible. His friends could tell the time by him. When his eyes were set straight ahead and his broad face fixed in a sugary smile they knew it was about six o'clock. This foible, however, impaired his mental faculties but little. Some of his best speeches were delivered when the audience must have looked to him like a shoreless, wavering sea of humanity. Perhaps the reason was that he always said the same things, which he had learned at Fourth of July celebrations long before. There was so much bulk and vitality to the man that he overcame one's judgment. When he put his hand on my shoulder and called me his "dear boy," and beamed down at me—a bit glassily—I couldn't help being taken in, although I knew he did just the same thing to everybody, and was pretty drunk to boot.

When I mentioned street-railroad consolidation he proposed to tell me all about it. The gist of his palaver was that there was no chance of a consolidation in the near future, but might be in about a year.

"I can talk to you, Tommy, right from the shoulder," says the Major. "When anything definite turns up about the street railroads out there I want you, by Jove, to get the news first. I'll see you have a scoop. I'll wire you, or call you right up on the long-distance telephone, old man, and put you next. And if you should hear anything—any gossip or rumors about a deal—come right to me. Wire me or call me right up any time, day or night. Don't hesitate now."

With his hand on my shoulder I couldn't do anything, but when I got off a little way toward the door I called back, "If there's no consolidation afoot, Major, why did you have that gum-shoe bill introduced in the legislature?"

Toward six o'clock it would take the major a few seconds to wipe the smile off his face and swing his mind into a new channel. By that time I was gone.

When I got home I told Nell all that had happened. We were just finishing dinner when an apartment-house boy brought up the cards of Lyman Jaynes and Albert Norman

Of course I understood the situation perfectly. I knew that good, cynical Harte, to whom the affair was small potatoes, had told me the exact truth. They had a consolidation of the street railroads all framed up, but before they could carry it into effect some change in the law was necessary, and they were sneaking a bill through the legislature—undoubtedly by Major Barton's well-known greasing methods. Nobody outside the clique, which must necessarily include some political bosses, knew what this bill really was. But with the clew that I could wire out there it wouldn't take the newspapers long to unearth it. Then there would be a fine newspaper sensation, which would no doubt kill the bill. At the same time it would put those in the plot in an unfavorable light. I had only to reach my finger to a telegraph key in order to blow up their profitable plan and to turn the spot-light on them, as I might say, in the act of tiptoeing away from the chicken-coop with a fowl in each hand. No doubt this last cut Jaynes especially. His respectability was as dear to him as any other important asset that he possessed.

This being the situation when the two entered our apartment, there wasn't so much glad-handing. Norman was cordial in a repressed, nervous sort of way, but Jaynes' jaw was set, and he looked very businesslike.

"What are you going to do about this street-railroad consolidation, Fleming?" he said at once, in a kind of growl. I could see that he was mad clear through. Of course, the hint I had dropped to Norman and my parting shot at Major Barton had apprised them that I knew what was going on.

"I'd like to know just what it is, first," I answered.

The necessity of explaining ground Jaynes still more. I found, however, that he could open up and talk right freely and earnestly when he chose. The time had come, he said, when a consolidation of the street railroads was essential to the well-being of St. Peter. The rivalry between the two roads divided the town. They were going to have this Centennial Exposition. To make it a success all must pull together. It was absolutely necessary, too, that the street-car service be much extended and improved. With two rival companies in the field this could not be done. The companies simply must get together. A great deal of capital—some of it belonging to widows and orphans—was tied up in the street railroads. To make this capital truly profitable the roads must consolidate.

Jaynes was a man of dark favor, with an overshot, clean-shaven lower jaw. He fixed me with his snapping eyes. No doubt there was some menace in his voice.

"You've lived in New York for some time, Fleming," he said. "But St. Peter is really your town, and your wife's town. You know how we've treated both of you out there. This consolidation can't be important to the Money World. It ain't really in the line of your business. Are you going to step up now and hit your town between the eyes just for nothing? Or are you going to show that we didn't make a mistake in treating you as we have? That's the question. The record ain't all made up yet, you know."

This bluntness rather startled Norman. He broke in, in his nervous way. Of course, he said, they were all my friends out there. They'd always stood by me. And they knew I was their friend. Everybody in St. Peter was my friend. Everybody was glad to see me getting ahead. There wasn't any doubt that they could depend upon me. They knew I was going to act white by them. Only the situation was rather ticklish, and they just wanted to talk it over with me in a friendly way.

"But what is this little bill in the legislature?" I asked.

Jaynes looked as though he would like to choke me. But Norman gave his nervous—almost hysterical—laugh. Oh, there wasn't anything at all in the bill, he said—nothing at all. The lawyers thought there might possibly be a trifling technical flaw in the statute governing consolidations. That was all there was to it. There might be a little technical flaw, and sometime in the future somebody might possibly bring it up against them. It didn't amount to anything, but the lawyers thought it ought to be fixed. So they introduced this little bill to cure the flaw. It didn't amount to anything.

"But why be so secret about it?" I inquired. I spoke to them very mildly, because I did not in the least wish to irritate them.

Jaynes was irritated, however, very much irritated by my questioning. He brought his fist down on the arm of the chair. If I wanted to know, he said—as though nobody but a rascal could want to know—there was a question whether, as the statute read, a consolidation of the two roads would not operate to annul the franchises that the city had granted to each of them, so that the consolidated company would have to go before the city council and make a brand-new bargain, which might be unfavorable to it. Nobody would put millions into a consolidation on such an uncertainty. Their bill would perpetuate the old franchises, and that was only just and right, for so long as the city got a good street-car service it wasn't any of the city's business whether there were two companies or only one.

"It ain't any of the newspapers' business, either!" he added hotly. "I want them to keep their fingers out of it." This having to explain and so on to a man like me—for, after all, I was only a journalist, and I had served a term in prison—was exceedingly aggravating to him.

"It ain't any of your business, either, Fleming!" he said. "What do you want to jump on to us for? If you got a hard jolt out there once it wasn't any of our fault. Haven't we done everything we could to make it up to you and help you along? I tell you, you'll make the mistake of your life if you jump on to us. We ain't the people that hurt you. We're the people that are getting you over it."

So there it was at last, in so many words. Of course, it had been in the back of our minds all the time. I had been in prison. They had taken me up, and so, as I might say, canceled the record. Jaynes was perfectly honest in his idea that this created a strong obligation to them on my part. The question was whether I was going to show that I had been worthy of their favor, or was going to turn out an ingrate, and so show that, while I may not have been

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And Called Me His "Dear Boy"

THE MASTERY OF THE PACIFIC

The Millionaire Comes to Town

LOS ANGELES

By Samuel G. Blythe

LOS ANGELES is the City of the Eternal Boost. Every time a resident speaks of the climate the visitor is expected to give three cheers. As the residents rarely talk of anything but their climate, the course of the visitor must be marked by a series of 'rah-'rah-'rahs or he is a Knocker, and the city ordinances provide banishment to San Francisco or Seattle—those puny rivals of Los Angeles—to use a Los Angeles phrase—as the minimum penalty for that offense. The maximum penalty, for extreme cases, when the visitor squeaks mildly that too much sunshine is monotonous and gets on his nerves, is to go back East, which is the Los Angeles idea of the rack, the red-hot pincers and the chair.

Every Angeleno—maybe it's Angelino—anyhow, it is something poetical like that—uses the same formula when he talks about the climate. It begins with "Glor-r-rious!" with a fine rolling of the r's and an explosiveness of the "us" that sounds like the exhaust of an automobile where the muffler isn't working well. Then it proceeds with nine long "Magnificents!" and ends with a sis-boom and a few co-axes. And you are expected to send up some skyrockets yourself or you will be told, commiseratingly, that you have not caught the spirit of the climate. Now, to the casual observer, the spirit of such a climate as that would seem to be embodied in star-eyed señoritas, shady galleries with the mandolins tinkling behind the vines and the ice tinkling in the glasses, cafés where pleasure is sought and found, love, romance and poesy.

And is it so? It is not, brethren; it is not! Instead, you find a city where the quick lunch abounds; where the streets are filled with hustling, jostling, bustling people, where they sleuth the dollar as relentlessly as they do in Chicago and sandbag the nickel as joyously as they do in Keokuk; where there are skyscrapers on many corners and where the streets roar with traffic all day long. By all the rules of the climatic game they should be lotus-eaters, but not a lotus is served in the place. Instead, they eat beefsteak and roast lamb, and tell you between eulogies of the climate that Los Angeles is destined to be the metropolis of the Pacific Coast.

You see, the thrifty Los Angeles people have capitalized their climate. Instead of lolling around and tinkling on a mandolin, they are of the opinion the finest music in the world is the jingle of one gold piece against another. And, perhaps, they are not out to get as many jinglers as possible? Perhaps not, and then it is time for another guess. Getting the spirit of the climate is lovely language and serves admirably for a rebuke to the scoffer, but getting the money of the tourist and the tourine is much more advantageous; and, while you are getting the spirit, they will get anything in the way of circulating medium you may have brought with you. Do not imagine that perpetual sunshine and balmy airs and the perfume of orange blossoms, the everliving green of the trees and the panorama of Mt. Lowe and all the rest of it have dimmed the eye to the main chance. The climate of Los Angeles is an asset. You go to enjoy it, and the Angeleno remains there all the time to enjoy you.

Every person in the land where snow falls, who has accumulated more than four dollars and a half, dreams of spending his winters in a sunny southern clime. They know that in Los Angeles—know it better than they do anywhere else on earth, although the business of putting up a climate as a bait for excursionists is as old as the Garden of Eden, which, by the way, has its prototype in Southern California—see folders and small bills. If Los Angeles had the kind of a population that would naturally go with its out-of-doors, the people there wouldn't care a hang whether anybody ever came in or not. But Los Angeles hasn't that kind of a population. Los Angeles is a Middle-West town, settled largely by people from Iowa and adjoining States, and the people from Iowa never tinked a tunk on a mandolin in their lives. Instead, thrifty farmers and merchants, selling out in the prosperous times after the panic of 1893, went to Los Angeles, and the climate didn't change their habits or absorb their energy. Los Angeles is much like a sublimated Dubuque.

It is a Middle-West town in a down-South atmosphere. They all talk about the climate and exalt the climate—with reason, too—but, so far as the physical characteristics are concerned or the habits of life of the people, the climate is something there for advertising purposes solely. They do business as feverishly as they do in the Northern cities, where people are supposed to hustle to keep warm.

When Business bumps Poetry

They hop-skip-and-jump from one place to another, and any business man who would take a siesta in the middle of the day would have the commercial agencies after him as soon as they found it out. The whole place is on the keen gallop from morning to night. What has an Iowan to do with shady galleries and romance, even though he has transplanted himself from Fort Dodge to the land of orange groves and ostrich farms? Not a thing, and he does not build a shady gallery nor engineer a romance, either. He builds a brick store and rents it to somebody who has things to sell to the tourists, and he collects the rent on the first day of every month with neatness and dispatch.

When Business bumps against Romance, Romance always acquires the sourest product of the Citrus Fruit Growers' Association. Los Angeles and the surrounding country are set for a dreamy poetical drama, with serenades and love's young dream and all the moon and spoon that go with the same; but the hustlers have changed the bill. They are doing a modern commercial play, using the identical scenery, and closing each act with a climax showing Los Angeles getting the money. It really is a pity that fifty or sixty thousand people of the dolce-far-niente races have not settled there. They would know how to do things with that climate. Instead, there are few dolces on the job. This Latin atmosphere surrounds mostly Spartans, and they do not let the atmosphere get the better of them—not on your everlasting life!

It gives a poet the sand-dabs to discover this condition. Here we are, all down with sapphire skies and odorous airs and langour in every breeze. Twenty can play as well as one. Then, along come these thrifty persons from the Middle-West and saw out a chunk of Chicago and set it down in the middle of a place where Nature has been most prodigal, making a city as conventional as a boiled egg, and poor Nature hot foots it to the mountain fastnesses lest she should get run over by a trolley car or suffocated with the stench of gasoline from the hundreds of automobiles. And the poet sheds a bitter, bitter tear. Then, he goes out and makes a little money in real estate or catches a tourist on the wing and sells him an orange grove, and, retiring to any one of the numerous hotel lobbies where there are pillars that give that remarkable castile-soap effect—just like New York—thinks, perhaps, it is better as it is—better fifty dollars in Los Angeles than nothing doing in Cathay.

There is no city in the country more highly commercialized than Los Angeles. Where the ordinary town has saloons on corners, Los Angeles has banks. The place exudes prosperity at every pore. Those thrifty Middle-Western people who have flocked in during the past fifteen years were not long in realizing the advantages of climate and of surroundings, and they instituted a persistent campaign of advertisement that had its legitimate effect. Every tourist who came was urged to stay, and many of them did. Seekers

after health brought their little fortunes with them. Mild winter devotees had money to spend. The felicities were so apparent that the town began to grow more rapidly than the most reckless boomer had dared to predict. They had 102,000 people in 1900, and the school census, just taken, shows 280,000 in round numbers. With this influx came an expansion that was unprecedented. The city literally outgrew its municipal machinery.

Primarily, the growth of the city was based on two propositions: tourists and health-seekers. But it soon became apparent that there was business to be done, manufactures to be developed, and they started in to make a place where there were facilities for the business that was waiting. Only recently there was held a "Made in Los Angeles" exhibition, where articles turned out in local factories were shown. The display was large and diversified. While the tourist business is still one of the chief reliances of the city, the industrial increase is great, and it will not be long before the resort feature of the place will be incidental instead of predominating.

Still, when sixty thousand people come every year to one place to stay a few days or a few weeks or a few months, and bring the necessary money with them to have the fun they plan to have, the people who are on the ground, welcoming them with outstretched arms, will always count whatever they can extract from the visitors as a large item in the advantages that accrue to their city. Los Angeles is organized for tourists. They have hotels there where the scale of prices will make a millionaire blink, and hotels where the most modest traveler can find what he wants. Next to Atlantic City, there are probably more hotels and boarding-houses in Los Angeles than in any other place where the climate is the attraction. No matter how much the tourist brings, he can find opportunities to spend it all. Los Angeles is educated in the gentle art of getting all the wayfarer has, but Los Angeles gives the wayfarer exactly what he pays for and carefully collects the pay.

The "Castile Soap" Effect

Meantime, there are numerous side lines for the tourist's inspection. There never is a minute when he cannot find a lot to buy, an orange or a lemon grove to invest in and ever thereafter live a life of sweet content—so it is said; and, if the traveler's taste turns to the mineral riches of the earth, it is quite possible he can be accommodated with some mining stock, at low prices, but sure to rise. If the new arrival is a health-seeker he is expected to bring his family, which increases the population of the city and puts some new money into circulation. If the health-seeker is so inconsiderate as to die—which is a most unsportsmanlike thing to do—the family is expected to remain, and often the family does remain. It rather clinches a Northern man to find a place where things are green all the year around and where the sun shines every day. He is likely to think of the cold and snow back home and ask himself, "What's the use?" a question to which there is no answer, for, generally, there isn't any use.

This sort of population makes Los Angeles an office-building town. If a man comes with a family of sons, or alone, who is not an artisan, he looks around for an office, or the sons do, where they can start in some kind of business. The city is sprinkled with office buildings—more, in proportion, than in any Eastern city of similar size. Everybody has an office, with a desk and a chair or two in it, and, as soon as the office is secured, the occupant begins work getting money. There has been a real-estate boom there for years. Any man can be a real-estate agent who has the power of connected thought. If he can find somebody who wants to buy he can always find something to sell. It isn't so hard, either, in a city where the population is increasing as it is in Los Angeles to get rid of either outside or inside property. Eastern and Western money has been poured there in a steady stream for ten or more years, and it is still coming. Nearly everybody has made money. It has been a golden decade for the place.

Another contributor to the general prosperity and the growth of the city has been the discovery of gold in Nevada. While Nevada

still pays greater homage to San Francisco than to any other city as a place to spend and buy, the conditions in San Francisco since the earthquake have sent much of the wealth to Los Angeles. There never is a time when a few Nevada millionaires are not at one of the hotels, gaudy and gorgeous with their gold, and having the time that is coming to them after their struggle in the desert. Los Angeles always knows when a new millionaire gets to town. Before he has been in half an hour he has had a chance to buy anything his fancy may choose, from stock in an airship to ground-floor shares in a feather foundry. The one, universal, civic motto of Los Angeles is "Never overlook a bet." Money that is brought to Los Angeles belongs to Los Angeles. Perish the thought that any man should carry away any of his substance with him!

Every city draws from certain territory. Chicago, which will always be the metropolis of the West, reaches out for miles in all directions. So do Kansas City and Omaha, and so do all the rest. Los Angeles has no great and resourceful territory around her. There are many miles of fruit-growing country and there is Southern Nevada, but Northern California is a law unto itself, and much of the land near Los Angeles is desert. The territory from which Los Angeles draws is the entire United States. The people come from everywhere. It is a corn-belt town without the corn, because corn-belt people predominate but the East and the South, as well as the West, furnish large numbers of visitors who become permanent residents. The whole country pays tribute to the climate in money and population.

When a city is growing as rapidly as this one the outlet for its commerce becomes a vital question. What part will Los Angeles take in controlling the trade of the Far East? Will this city of sunshine and flowers be able to compete with San Francisco and Seattle, and will she eventually do her share in conquering for American commerce the markets on the other side of the world? The people of Los Angeles, the real, progressive men, have studied for a long time over this problem. When the Spanish fathers founded their Pueblo where Los Angeles now stands they took no thought of the future of the place. If they had they would have built on the seashore or nearer to tidewater. The problem of Los Angeles has been to find a way to control the commerce her business importance demands, and that problem was settled, in a way, by the eight-year fight for the free harbor at San Pedro and by the plans for the inner harbor.

That fight was, in many aspects, the most remarkable battle between a municipality and a corporation ever waged in this country. On one side were the business men of Los Angeles and Southern California, not unanimously, but in a majority. On the other were Collis P. Huntington and the Southern Pacific Railway. Los Angeles finally won, but not until the struggle had lasted for years and not until Mr. Huntington had proved, time and time again, his tremendous power in the Congress of the United States.

The boom of Los Angeles and Southern California began in 1886, and, in the three years that followed, the mostly Spanish little town of fifteen thousand was changed to an American city of about fifty thousand people. In that same period Southern California, outside of Los Angeles, grew rapidly, gaining more than a hundred thousand people from other parts of the United States. In all, in those three years, it is probable that two hundred thousand new residents arrived, bought property and prepared to make this region their home. Leland Stanford was president of the Southern Pacific and committed to the improvement of San Pedro harbor, which is about eighteen miles from Los Angeles. Work had been going on for several years on an interior harbor at San Pedro, and the shipping at that point increased rapidly with the advent of the boom.

The Chamber of Commerce was organized in Los Angeles in 1888, and at once began the agitation for a deep-water harbor at San Pedro. The first results of this agitation were obtained in 1890, when Congress made an appropriation for plans for such a harbor as Los Angeles demanded. Twenty years before San Pedro had been selected as a proper site for Government work. The board appointed under this 1890 Act of Congress surveyed and considered Santa Monica and San Pedro. They gave San Pedro the preference and recommended that a breakwater should be built at a cost of more than four million dollars. This report was made to Congress in 1891. Meantime, Leland Stanford had been deposed as president of the Southern Pacific and Collis P. Huntington had taken his place. Huntington and Stanford were enemies, for both business and social reasons, and Huntington's policy, apparently, was to take an opposite course to that mapped out by Stanford. Work by the Southern Pacific had been going on at San Pedro Harbor. It was stopped, and the railroad company began building a long wharf at Santa Monica. This wharf was completed in 1893. There have been many discussions in Southern California, as well as in Congress, about the Southern Pacific's change of base, and it is needless to go into the matter here. The railroad did change from one harbor to the other, and that started the war that lasted for years.

The Iowan Señorita

An attempt was made to get an appropriation in 1892, but the opposition of Huntington developed, and a new board of engineers was appointed to report on the availability of the rival sites. Los Angeles was divided into two camps. Many held that if the great and powerful friend of Southern California, Huntington, wanted the harbor at Santa Monica he should be gratified. The other side maintained that Los Angeles must stand for the San Pedro project, and the fight was furious until the new board of engineers arrived and had hearings. All sides appeared. The board took a long time to sift the evidence. It made its report late in 1892, and unanimously decided the harbor should be at San Pedro. There was an attempt to get an appropriation from Congress, but it was not successful, owing to Huntington's influence.

The two factions grew in strength. One held that the railroad should have its way. The other was staunchly for San Pedro. Public discussion and newspaper discussion made the location of the harbor the one absorbing topic. Huntington announced that, despite the report of the second board in favor of San Pedro, he would oppose the project, and declared that, while he might not be able to get a Government appropriation for Santa Monica, "I know —— well you shall never get a cent for the other place!" meaning San Pedro.

The agitation continued. A vote was taken in the Chamber of Commerce as to what was to be done. There was much skirmishing and politics. Each side was intensely in earnest. After many delays the vote was polled and it

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SAVING BY A PLAN

The Economist With a Backbone

By JOHN MAPPELBECK

"Take Care of the Pennies and the Pennies Will Take Care of You"

HE WAS a mystery, this pharmacist.

His salary was comfortable, he had no wife or dependents, did not drink nor gamble, so far as was known, and stuck at work twelve hours or more a day in the prescription department of a large city drug-store.

He seldom had ready money.

Employees in that store were paid late Saturday afternoon, and this man's envelope was no sooner in his hand than he became nervous. Withdrawing into a dark corner of the laboratory, he counted his money, took out a bill or two, folded the rest quickly, slipped it into an envelope ready addressed, and then, at the first chance, hurried out to the corner and mailed it. Until this was done he seemed to have no peace of mind. He said nothing, and nobody ventured to inquire what remorseless creditor thus absorbed, week after week, fully three-fourths of his earnings. But, eventually, the proprietor learned what this pharmacist did every Saturday, and at once put him through a tactful examination, for he believes that no man compounding prescriptions ought to be harassed by anxieties.

"Charley, are you in debt?" he asked.

"No, sir," was the reply, and further questioning showed that he had no obligations, no investments, nothing to hide.

"Well, now, see here," said the boss, in a fatherly way. "Tell me why you're so fidgety every time you are paid—to whom do you mail your money every Saturday?"

"Why—to myself!" he confessed.

He went on to explain that, as the banks were closed when he received his salary, he was afraid to carry it around. Put in his pocket, most of it would be frittered away on Sunday. So he kept out enough for board, sundries and change, placed the rest in an envelope addressed to himself at the store and mailed it. In the first delivery Monday morning back came his surplus intact, finding him at work again, with few opportunities to spend until he could get to the savings bank at noon.

This is a fair instance of an invertebrate economist's method of saving. The invertebrate economist is a man with ability to earn money and one who wishes to save, yet more or less helpless in possession of it. He has many such devices, some ingenious, some amusing, others pitiable. His ability to save seems to go in about inverse ratio to his capacity to earn, yet he has perhaps felt the pinch of poverty, and knows the value of cash laid by, and really does manage to put something away under difficulties.

A general manager with twenty years' experience of salesmen says that few men who make their mark selling goods, rising to fine salaries, have the self-denial and business judgment that enables them to accumulate a surplus. Money comes easily, and goes more so.

The defect of this type of economist is seldom a weak chin. But he has too many desires, loves fine living, appearances, smart company. Very often he is a good fellow and the prey of parasites. Not infrequently a passion for gambling keeps him poor on any income. Gambling is quite commonly looked upon as a form of folly due to ignorance or poor judgment, but in many, many instances it is a strange impulse that seizes a man of first-rate ability and business experience—a man who not only ought to know better, but knows that he ought. The passion for play often holds a man like that as though it were a frenzy, and until it has burnt out.

An Astonishing Number of Persons Select Jewels as a Form of Investment

Thrift maxims are not going to help this type of economist very much. As long as other interests dominate him his economies will be things of fits and starts. But perhaps a new interest—say his first baby—diverts attention to thrift, and he has an opportunity to see how it actually works out. Then, very often, he develops a system of saving worthy of his ability as an earner—a plan with a backbone.

There is only one way to put a rigid spinal column into one's plan for economizing. Good resolutions won't do it, nor maxims, nor even frugality alone. The backbone of a healthy saving plan is some form of obligation that will not only keep the economist up to the scratch, but also lead him to increase his capacity as an earner.

A certain metropolitan newspaper editor devised such a plan some years ago. Until he was near forty he had never saved a penny, excepting a modest savings account while a boy. This savings account was responsible for his late start. Left an orphan, he began life on the streets, working up to a job as a telegraph-boy. When he donned the blue uniform of the Western Union quite a bit of extra money came his way in tips. These nickels and dimes accumulated and, one day, seeing over the door of a bank the legend, "Take care of the pennies and the pennies will take care of you," he went in and opened an account. That was in a day before the present savings-bank law in New York State. When his account had been slowly built up to forty-four dollars this bank failed. "What's the use?" he said, and from that time until forty was in sight, and his children going to school, he never put aside a dollar, though steadily earning more salary each year.

This economist's plan had a backbone from the start, for his first step in saving was to assume an obligation by the purchase of a home on the installment basis. Not an "installment" home, however, which is a very different thing. At first the payments were met out of his salary. But the zest of clearing off the mortgage ten and twenty dollars at a time soon set him hunting ways to clear it off faster. Editorial work is like salesmanship, in that income can be increased by extra effort. This editor wrote special articles and made additional money, all of which went into his house. In a few years it was so nearly paid for that he looked around for another obligation, and bought fifteen suburban lots for $1000, carrying them on a three per cent. mortgage—a shrewd bit of realty buying. These lots are nearly paid for, and his knowledge of realty was so correct that he now estimates a yearly increase in value of one hundred dollars per lot, or five dollars a day on the investment. His next purchase was two bonds for his eldest children on the ten-payment plan—these are in a sound company and pay six per cent. His next purchase will be two more, for his other children.

This plan of saving has led him to earn fully seven hundred dollars a year extra money, all of which has been made by outside work undertaken to meet payments on realty or bonds. Without such a stimulus he would hardly have earned any additional income.

Another economist whose real beginning was made with the purchase of a house and lot has developed a financial scheme of greater magnitude. He began at twenty-one instead of forty, and had no set-back. Left with a widowed mother, and going to work as soon as he finished school, this economist developed the saving habit while in his 'teens, and at twenty-one had twenty-seven hundred dollars put aside. After a good deal of quiet prowling in the suburb where he lived, he bought a house that was being vacated by a man who had built it to live in and was now moving into a larger one. The owner wanted eighty-five hundred dollars, but the purchaser held off until he got the price down to seventy-seven hundred dollars on condition that thirty-seven hundred dollars be paid in cash. The extra one thousand dollars was borrowed from a relative at five per cent., and the other four thousand dollars carried on a five per cent. mortgage.

This house was much too fine for his mother and him to live in at that period. So a tenant was found at sixty-five dollars a month. Having been a home, it needed no repairs and immediately began to bring in seven hundred and eighty dollars a year. Interest on five thousand dollars was two hundred and fifty dollars, and taxes seventy dollars, leaving a yearly balance of four hundred and sixty dollars. The incentive to save and clear this piece of property was so great that the young man did it in four years. His savings now brought between six and seven per cent., while increase in the value of the land made good any depreciation in the house. Soon he bought another place on the same terms. By thirty, through careful management, hard work and a keen eye for good employment, his real estate virtually gave him his salary as clear profit.

"But I Reckon My Chickens Will Keep Me for a While"

Then he branched into stocks—but on a different basis from most investors. The corporation he worked for was merged in a trust. Employees were offered preferred stock at 76, several points below the market. He took ten thousand dollars' worth (par value), borrowing money to help pay for it. That was six years ago. This stock now pays six per cent. dividends, and is quoted at 106.

About three years ago he got a better position with another corporation and began investing in the latter's preferred stock. To-day fifty per cent. of his salary goes into the securities of the company he works for. The officers repose confidence in him because he is a partner in the business. His stock draws dividends at one end and is increasing in value at the other. He also has an advantage possessed by no outside investor in industrials. For, were there important changes in policy or personnel such as would be likely to lower dividends or values, he would unquestionably know of them long before any market reaction, and be able to protect himself by selling out.

Real estate formed the basis in the economies of an accountant who is now well-to-do at forty. While still a clerk he made it a rule to save one-fourth of his salary, and has done so ever since as his income grew. With his first five hundred dollars he bought a plot of ground outright. Two years later he built a house on it with the aid of a building and loan association. This place was rented, and helped clear off its own mortgage. By the time he was married his real-estate holdings were large enough to protect his wife in case of his death; so life insurance was unnecessary. Therefore he went on buying more realty. To-day a certain portion of his property stands in his wife's name, thus giving her the equivalent of life insurance in protection, while the capital is actual instead of prospective and pays an income instead of absorbing premiums. This desirable arrangement was made possible by an early start in thrift and by wise selection of realty.

In the executive offices of a large manufacturing corporation worked a clerk who was dubbed "the Farmer." He lived in a distant suburb, wore high boots on rainy days, had little style, and was wholly out of touch with grand opera and metropolitan affairs. A hundred other clerks looked tolerantly upon him as one who had buried himself alive.

One day the inevitable merger came in that industry, and the company went into a trust. Economies in administration were to reduce the salaried force. For weeks there was anxiety. Where would the lightning strike?

Finally, on a fatal Saturday, the manager went down the lines of desks, leaving here a notice of reduced salary and there a dismissal. He was sympathetic. But there were many long faces. The Farmer drew a reduction in pay. While the manager was still murmuring regrets, however, this clerk said cheerfully, "About what I expected," and reaching into a pigeonhole, handed over his resignation, prepared in advance.

"You must have another job," was the comment.

"No, I haven't," he replied. "But I reckon my chickens will keep me for a while."

This was the pleasant outcome of a plan of saving that began, too, with an obligation in the shape of a small farm, well outside the suburban district. The Farmer had taken it on mortgage, then started in poultry, increasing his plant as he learned the business. At that time his place brought upward of two thousand dollars a year in revenue, with many a dollar's worth of produce.

Real estate forms the basis of more such plans, doubtless, than any other kind of obligation. But in recounting the successes it will not do to ignore the failures.

Where one economist has profitably worked out such a venture it is possible to find two who have not—men who shouldered a home on the installment basis, and found it a heavy load to carry, or not appreciating in value, or falling to pieces before the mortgage was cleared off.

These failures do not reflect on the plan, however, but upon the judgment of those who purchased doubtful property. Desire for possession of real estate is a true fever. It is especially prevalent in spring. The patient comes down suddenly and wants to buy in a hurry. He visits many localities, all strange, looks at properties through the rosy glasses of a speculative builder, ignores values, swallows promises, and saddles himself with a house that was built only to sell, fit only for summer habitation, located where land values have been boomed and discounted and the rental demand is still uncertain. He probably pays a price forty per cent. too high, and assumes a mortgage at full legal rates of interest.

"Never buy until you have lived in the community a year," is an axiom so simple and sound in such transactions that it might be said to embody nearly the whole

"Charley, Are You in Debt?"

science of safe realty investment. Actual residence discounts promises, proves values, reveals scamped construction. Better still, it brings to light opportunities to buy that the purchaser with real-estate fever never learns about. Families sell homes built for comfortable living—not to sell when the grass is green. Estates are closed up; owners close out property quickly to get capital to put into business; changes are constantly taking place, and bring chances.

A far-sighted economist in search of a piece of property to serve as the backbone of a saving plan, and not being in such circumstances that previous residence was possible, went into a State where savings banks are prohibited carrying real estate among their investments, took over a country residence upon which a savings-bank mortgage had been foreclosed, and thus secured his realty at an actual loan valuation, plus some accumulated interest and charges. The bank had to turn this property into a mortgage again. He got it for a nominal down payment, carrying the balance on mortgage at interest only one per cent. higher than the bank itself paid on deposits.

Some of the building and loan associations throughout the country, being restricted to mortgages as an investment, and to a certain area for their operations, are occasionally forced to build houses as an investment for their surplus. In such a case a plot of ground is often bought, a suburb laid out, homes built in a substantial way, and then sold for a moderate down payment and a mortgage. The association's object being to get borrowers rather than to go into the realty business, such properties are frequently sold at small margins of profit on the land and almost none on the houses.

Of course, not all speculative properties are to be distrusted. In the real-estate situation as a whole there is unquestionably more good than bad, more normal values than inflated. If purchasers would not buy in a fever, site unseen, at any terms, there would probably be no speculative sharks at all. The economist will do well to let savings accumulate in bank at interest until he is certain of his ground. Let him study localities, cultivate the acquaintance of owners, builders, contractors; learn to know a well-built house when he sees one. It is wisdom to remember, too, that while good real estate pays a high return on investment, it also makes considerable demands in attention and responsibility.

Life insurance makes an excellent form of obligation in such a saving plan, and is often the investment that the economist should chose first if he has dependents. Viewed as an investment pure and simple, every form of policy is more costly than any other kind of investment. But those who make this comparison to the disadvantage of insurance usually forget to figure in the protective value of the policy. This is, of course, the chief thing, and an item that really costs little or nothing.

Insurance companies lay stress on the uses of a policy in teaching thrift through compulsory saving. This is a tangible value, too. For the economist who has gone late to Thrift's school, life insurance may be the only safe beginning. While he saves and invests his dependents must also be protected. But an insurance policy at best is

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NARCISSUS, THE NEAR-POET

By ANNULET ANDREWS

III

Gion Court, November 18, 190–.

A COUSIN of mine has turned up. I think he must be quite impossible—the black sheep of the family—or else he would not have found the wife of Narcissus in her aerie, since all the respectable Van Corts washed their hands of me when I was a perfectly respectable baby.

This Van Cort's name is Jack.

He is not bad-looking. His mother was an Irish woman and his father's housekeeper. Her father and brothers drank and gambled, and so he must have inherited it all from them, as the Van Corts have no vices—except being mean. The family don't mind Jack so much, however, because his father left him lots of money.

He is rather offensive to me. He called to have me do some cards for a dinner—a bachelors' dinner. They weren't in my line. I refused to do them.

He became decent and apologetic, but fulsome. He said he had looked me up because he had heard I was pretty.

I said I had not looked him up because I had heard he was wild. He laughed good-naturedly and didn't seem to mind.

He said I was the only decent relative he had discovered. Then he took my hand and kissed it. I hated him furiously, showed him the door and said he must never come near me again. He went reluctantly, begging and protesting. Soon after I got a box of American Beauty roses with a note from him—begging to be forgiven and saying he would never offend me again.

Since that first call my cousin has beset me with notes and flowers and visits. He says I need diversion. He is silly. I have told him so.

I think he is rather yellow, but our acquaintance has become friendly. He means to be kind, and often he amuses me.

Since I will not eat dinners full of rich entrées and champagne and indigestion and red roses, and since I refuse to go tearing up and down Fifth Avenue in his scarlet automobile, he sends me flowers. I love them. He hasn't kissed my hand again, and the flowers certainly do cheer me up a lot.

Saturday Night.

Since the day, some weeks ago, when George Gordon Morgan came to look after his cousin's canceled engagement, I have seen him several times and he has been most kind in getting orders for me and has brought a number

"I Must be Rather Nice-Looking if I'm Like Her"

himself. I did not dream one man could have so many relatives to get married and give dinners and parties and things. I've invited thousands to accept the hospitality of his clan—have decorated birthday-cards for the children and heart-shaped luncheon-cards for the engaged girls. It is awfully dear of him to take so much interest in me.

I think, someway, he is sorry for me. When I thanked him for his thoughtfulness in getting me orders, he said it was nothing at all. "A cousin of mine, Alice Morgan, tells me," he said, "that she was at Cooper's School when you were. She says you are gifted; you ought to do something, don't you think?"

"I've never thought," I answered.

"But don't you want a career, don't most young girls—you see, I won't call you a woman—don't girls want a career?"

"I think girls dream of careers," I replied, "but they must become women before they make them, and then it's not exactly from choice."

"What then?" he asked.

"Well, they make careers just to fill in—when they are not fulfilled—when life isn't what it should be."

"And a career—isn't what you most want then? What do you want?"

I leaned my face on my hands and looked at him. He sat on the couch opposite my desk.

"I can't express it all clearly in a minute," I replied. "But I remember, when I was a little girl, Mamma and Jane and I spent a summer in an old New England house and the builder had carved above the lintel, 'Built on Honor.'"

"Yes," he said.

"And it seems to me I want just that. I want a whole House of Life built on honor. I don't care," I continued, "whether it's a cottage, or a great, big, big, beautiful mansion; but I want it in the country, with green woodlands and meadows—and fresh air."

"That sounds lovely and natural," he said.

"Yes, and I'd enjoy the material things of the house. I'd love stacks and stacks of nice linen—chests of it, and chests of silver I had inherited and must keep for my descendants."

"A German housewife," he said.

"And the linen would have all to be clean, and the silver bright, and not a shut-up closet in the house—nothing dark and mouldy—everything free to the sun and the air."

"And who would you have in your mansion?" he asked.

"I would have love there, honest and true love from children, from the poor people, from every one; and I would walk proud and happy in my House of Life, loving and beloved fairly."

"A real woman's ideal," he said.

"It is," I replied. "It is what I call the fulfilment of a real woman, growing in the garden of her life like a

rose tree whose blossoms increase with cutting, because she is a woman fulfilled, and love grows with the giving and has no end. This is all a symbol," I said, "but it means, frankly, that I do believe there is such a thing in the world as abiding love between man and woman. I do; but it won't stay in people unless they themselves are worthy of such a gift."

"And life," he said—"life is painted by the idealists as an innocent, tender little child!" He got up and stood by me. "When I think what life has done with you——" He paused. "His face is pretty sinister and cruel."

"No," I answered, "don't think that. I never do. I won't."

Then we fell into gayer talk, and, before he left, I had the courage to tell him about the Black Prince Tree in the Park and how, when I was a little girl, I made up the story and knew there was an enchanted Princess waiting somewhere.

"And that day," I said, "I thought she was a rose."

"She was," he answered, "that day. But——" he flushed—"Mrs. Inness, I believe you are making me a poet."

"Oh, no!" I objected anxiously. "Oh, I *hope* not!—But what?"

"When the Black Prince found the Princess, he thought of a water-lily rising pure and fragrant from an unpleasant pool! Good-by!"

And he was gone.

SUNDAY MORNING.

Narcissus has been away for some time making a round of country-house visits. He is greatly in demand with women of the Smart Set. He is very decorative and clever, and women are devoted to him. He is so much like them, and he flatters them so. When he meets a fresh one, he has a lovely way of holding back his head and half closing his eyes till they look most interesting and dreamy through his long lashes. He regards her this way several times, and then murmurs with dreamy intensity:

"You know, I have been thinking all the time how odd and interesting you are!"

The fresh one blushes and asks why she is odd and interesting. He tells her there's something mystic and Oriental about her—he fancies her reclining on a rich couch and laden with jewels. Then he falls again into a reverie and comes out of it to tell her just the ornaments and the perfumes and the flowers that would belong to her. The fresh one simply loses her balance in the overpowering influence of this hashish flattery and forthwith breaks her father, or her husband, or brother—as it may happen—buying jade ornaments, nauseating Oriental perfumes and Persian garments of gold and silver cloth. It's no wonder, therefore, that he has a vogue with rich, idle women who have nothing to do but to think of their looks and fill their houses with pleasant people.

Someway, Narcissus and I are seeing less and less of each other every week. I wish it could all come right. I'm awfully lonely.

Before he left the last time, I pleaded with him. I said: "Narcissus, I suppose all people who are married find flaws and get dissatisfied in some ways, and if I've been to blame anywhere—impatient or critical—I'm awfully sorry. Let's make the best of each other that we can. I will."

He just smiled and shrugged his shoulders.

"Don't throw all my gold away," I pleaded. "Some of it has already turned to lead. But, Arthur," I said, "you know I can make a great deal in life out of very little. It's my magic, I believe, to do this, and just a little care and tenderness and interest in me—why, it will work wonders, dear."

He looked nervous and frightened, and a sort of icy film seemed to sheathe him. Then he declared he loved me better than anything in the world.

This statement must have satisfied him completely. It always seems to. Since he last made it I haven't seen him in a fortnight.

Oh, well, I'll do the best I can!

MONDAY.

Narcissus has been at home now for two weeks. He is leading what he calls a sweet, domestic life.

He writes all day and, in the evening, surrounds himself with freak friends.

I feel somehow as if he were using this flabby lot as a screen between us, for we seldom see each other alone. They sit up in Narcissus' study and drool half the night. It seems to smother me. But I go in and cook things for them on the chafing-dish, for I love cooking, and they eat just heaps! It's the most human thing to them—their appetites.

I'm not so ignorant as I used to be about the things I don't care for, because I'm surrounded by them now. They don't sift through and poison me inside; they fall off me like water off a duck's back—but I know what I'm shedding. I seldom enter into their discussions, but, as I listen, I puncture their pale philosophies right through and find the sunlight of truth on the other side. I think Narcissus and his friends feel my silence is not always sympathetic. This annoys them. They hold autopsies on their emotions. They are just brain-tainted, I think—not half so vicious as they pretend.

There's a poet who comes here—a much lower poet than Narcissus, because, it seems, he had to publish his verses himself and then none but his bachelor friends would keep them. They call him the American Verlaine; but he's only an imitator, and a poor one, for I've read of

"You Aren't Fit to Mention Her Name"

Verlaine, and know that although he was a bird of prey who wallowed in the gutters of Paris, he was also a god. He *could* fly, and high, too, into the starry blue of Heaven. And he did.

But this Verlaine never soars.

I don't like the way he looks, either. His clothes never seem to have been pressed. They aren't creased in the wrong places, but just soft and mashed all over and falling in squashy to his doughy body, which doesn't seem heavy though it looks large. He is porous. His weight wouldn't measure up to his circumference. He has elegant, ease-loving hands and feet, that you hate for being beautiful because the rest of him is so ugly. And his face—I can't describe it—but it's just like him, and that's enough.

Then there's another poet. At least, he tried to be one, but the things he did hadn't body enough to stand, so now his talent for designing ladies' peignoirs and opera-wraps stands between him and starvation. In the evening he amuses himself in the study of Narcissus by working out with his long, deft fingers miniature designs in tissue-paper. He is not so objectionable to me as Verlaine, because he's young and rather harmlessly foolish, and it was nobler to have given up and gone in for wraps and things than to have kept along trying to skate through life on sloppy poetry.

Last night the two poets and Mildred Bond were here, and I went in to make them some East India curry.

"Faithlessness," Verlaine was saying—"faithlessness is the keynote of creative art. Constancy is an obsession, a false ideal. No great mind ever developed under constancy."

"Is that so?" I questioned.

They were surprised, because they think I'm an infant or an imbecile, incapable of entering their great realm of thought.

The tissue-paper poet had just finished a lovely model in pink; he twirled it in his long fingers, giving a grin all teeth and wrinkles.

"The animal kingdom," he said, in his soft baby-blue voice, "proves that constancy belongs only to dolts and weaklings."

"Why?" I asked.

"Geese," he said, "are about the only faithful birds."

"Take care," Mildred warned; "Sophie has a miscellaneous knowledge of natural history that may surprise you."

"Sophie is always surprising," said Narcissus—but not in a flattering tone.

"Well," I said, stirring the curry vigorously, "geese may be dull, unimaginative, faithful bourgeoisie of the feathered kingdom, but the monarchs of Nature are faithful. They have one love, one mate. Lions—they are the kings of beasts, and they marry and have a home and keep to it better than lots of men."

"How dull!" said Verlaine.

"Is it?" I replied. "Well, the eagle, who is the king of the air, he is more stupidly constant still, for if his mate dies he never marries again—not ever! He sits upon the tallest mountain peak and mopes and mopes and doesn't notice any of the frisky young eagles at all, but just mourns all the rest of his life for his love that is gone. That's not because he is weak, but because he is a king with a strong castle of a heart."

"A gay example for you, Inness," grinned Verlaine with his wide, flat mouth, "if you were to become a widower!"

"You may think him stupid," I continued, as I served the curry, and the tissue-paper poet handed it around, "awfully stupid, but I call the eagle Nature's idealist."

"Without a human imitator," said Verlaine.

"Oh, no," I said. "There was Richard Cœur de Lion, who loved only once, too."

"You've been reading Hewlett, not history, Sophie," said Narcissus.

"Well," I answered, rather petulantly, as I sat down to my curry, "you people are always talking of the development of temperament and art through license; can't you investigate sometimes and learn lessons from the people who develop by iron will, by control and renunciation? It seems to me that the greatest of all idealists must be the man or woman who puts everything into one great love—and, having loved greatly once, refuses all the other little fluffy emotions life offers."

"Arthur," drawled Mildred, "I've marveled at your good behavior since your marriage, but I see now it's Sophie's reforming influence."

They all laughed. My face flushed a deep scarlet. Pride and resentment almost choked me. But I held up my head high. I was determined these sneering people should not see that I felt my husband had fallen short of my ideals, so I looked at Mildred squarely and said:

"I know Arthur is a poet and a dreamer. I understand perfectly his artistic attitude in these things. I know the real side of him is faithful to the woman he married, Mildred. I've no fear of that."

Then I saw them cast queer, slanting glances at one another, and I felt sick at heart.

The tissue-paper poet chirped into the pause, evidently with the intention of changing an unpleasant subject.

"A modern woman like yourself, Mrs. Inness, shouldn't worship the eagle sort of men," he said. "They scorn women and think the sex's highest vocation is to be mothers."

"I think it is," I said. And, as I picked up the little cloak I was making for the engineer's baby, I thought of that woman up in her humble perch on the roof. I looked about me in the heavy smoke. The surrounding faces seemed out of another sphere from the one I belonged to. I folded the baby's garment and left the room. When I got to my study I opened the window and shook the little cloak in the fresh winter air, for it seemed like an altar-cloth that had been laid upon an unholy shrine.

It wasn't what they said so much, but it was what they were—all upside down about life—mocking at real things, upholding grotesque and contorted ideals.

It's just a pose with them, after all, I thought. They must be better inside than they make believe. And yet—oh, well, I know Narcissus is wobbly and not real, but he couldn't have stood before an altar and vowed to his Maker to cleave only to me—and then, after only three little years—surely he couldn't!

But they did look so queer and jeering.

Oh, well, I'll forget it all.

I'm tired. I want to run away. I'm tired!

THURSDAY.

The temperament of Narcissus has taken on a new phase. After having forgotten I was living for ever so long, he is now growing viciously sentimental toward me.

I think sometimes what is called the love of possession—well, it gets to be the hate of possession instead. There's no love toward me in the heart of Narcissus.

Ugh! he is a cat and a boa-constrictor. After having captured me by some strange enchantment, he does not really want me—it is just the cruel triumph in his heart that I am his that makes him claim me.

He is spiteful, too, like a woman, and always saying mean, underhand things I can't get at.

He is dedicating poems to me again—poems that do not relate to me individually any more than a marionette to a Greek marble. "Here is a poem to my darling's beautiful eyes," he said this morning, coming into my study and putting his arms about my throat and squeezing me until I felt throttled. I glanced over the verses and smiled.

"The lady in this sonnet," I said, "has 'deep blooming eyes like pebbles, gray beneath the sun of early morn.'—It sounds charming, my dear Arthur, but I'm getting

quite confused about my eyes; I've had so many different kinds. Let me see: 'yellow and feline with spangles of jet,' 'blue as the skies of Naples and as pure' Oh, dear! Who was it had such a collection? Medusa?"

"Heads," corrected Narcissus, who has tried unsuccessfully to acquaint me with mythology.

"Oh, it was Argus."

Narcissus was visibly vexed.

"It matters not," he replied, "what human inspirations I seek for my art, you are always the enthroned ideal—the real divinity—and the true wife of my soul."

I gave a weary smile. His attempted affection seemed a sacrilege to true love. It meant nothing—could never, I felt now, mean anything fine and sweet and true to him. He took one of my good-sized hands and squeezed it between his two long, thin palms until I almost cried out with the pain. Then he kissed and clung to me until I felt sick and smothered. For the first time, tears came.

No, I don't like him! I don't like him at all!

Gion Court, SATURDAY EVENING.

Jack Van Cort has been the bearer of a remarkable gift accompanied by a still more remarkable letter, both from a spinster cousin of ours whom I, of course, have never seen.

"And you'd not want to, my dear girl," said Jack. "She is an old maid with a rabid pink hair-front and a gray back. She wears long emerald earrings and puts prussic acid in her voice."

I opened the missive before untying the packet and began reading it aloud:

To Mrs. Arthur Inness.

My dear Madam:

Seeing that my Maker will soon gather me to His bosom, after long years of dyspepsia and ingratitude from those dear to me, I am arranging my affairs and disposing of the temporal treasures with which a just and avenging God has endowed me.

"Earrings and all," said Jack, convulsed.

Reading the missive with solemnity, I continued:

I find that most of my jewels and keepsakes are of a sacred nature, which makes them appropriate only for the respectable members of my family—my cameos with saints, and my moonstones with wings and the faces of cherubs; and I have crosses in gold and jet set with pearls. The one disreputable keepsake in my possession I am sending you. It is a miniature of our ancestress, Bettina Van Horn, who lived in the Black Forest and the fifteenth century, most unworthily. My nephew, whom you have no business knowing, tells me that, with the languishing eyes of your mother, are combined a blond beauty of hair and complexion which makes you a fatal reproduction of this ancestress of yours—and I regret to say mine—since Bettina Van Horn is the only woman in the family yet discovered with an unsavory reputation.

According to the will of her father, she was married at seventeen to a wealthy but homely old nobleman. Unlike other German girls, she was a rebellious daughter. She told her father she loathed the stout but virtuous gentleman who was to be her spouse, and warned her parents that should she ever look upon the face of a man she loved, she would become an absolute celibate.

I have always observed that when young women of rebellious natures start out to find an affair they succeed. Bettina was no exception, Baroness as she was. Ten years after her marriage she sat in the forest with her three children playing around her. A young knight rode by. They looked into each other's eyes.

From that day Bettina ceased to live with her lord, and he died of apoplexy and a broken heart eight years afterward. Fortunately, however, the immoral cavalier fell in battle four years before Baron Van Horn's death, though the creature did have the audacity to leave Bettina a locket with his picture in it. I believe her record is clear of actual crime, as she saw her lover only that once, and during what she termed her "years of consecration" she devoted herself to her children and the making of lace collars, which is more than the abandoned married women of to-day ever do when they fall in love with other men.

I am sending the miniature to warn you of the pitfalls that beset beautiful and imprudent young women under the most restricted conditions. As for your fate, the Heavenly Father only knows what is to become of a young woman with such a mother, and for a husband a poet who knows neither license nor reason. May my Maker forgive me, I have read some of his rhymes; they made my very back hair blush for shame!

Hoping, however, that you will remain a good and dutiful wife to him and teach him the error of his ways, I am,

Your Relative,

GRETCHEN VAN CORT.

"Just like the old cat," said Jack.

I opened the packet and drew out a miniature surrounded by turquoises.

"Oh, but I must be rather nice-looking, if I'm like her," I said; for Baroness Bettina was a beauty, with a face like a wild rose. And such eyes—tender, appealing, with a look of sorrow and yearning in their azure depths!

"So," I said to myself, glancing at the picture of my Sculptured Knight, "you returned to earth again, Guidarello, after a long sleep, and passed through the Black Forest, as I fancied. Then the Princess did grow into a tulip and you were transformed into my Black Prince Tree!"

What a strange link in my fairy-tale was this miniature of my ancestress, who lived and loved and suffered so long ago—this Bettina gazing into my own empty heart with her faithful, sad eyes!

They Were Surprised, Because They Think I'm an Infant

"Your eyes have the same look, though they are topaz," said Jack.

"And look how white her flesh shines through that lace collar into which she wove her dreams!" I said. "But I'm sure I could not be dumb for love of any man."

I glanced over the old maid's letter again and began to get angry.

"I'll answer it now," I said, "and you will take it to her."

I wrote this:

My dear Madam:

I accept the gift. I will cherish poor loving Bettina as she deserves. Thank you. She is the only member of my father's family who seems to have had a heart.

I trust I am like her in every respect, and pray some day I may find an ideal sufficiently inspiring to make me set the seal of silence upon my lips, since many women who express themselves at all do so but to give vent to malice and suspicion.

You must be a dreadful, disagreeable old lady! I am glad that my mother's profession, which kept me from starving, and my husband's gifts as an erotic poet, have barred me from your acquaintance, and I am, through no fault of my own, Your kinswoman,

SOPHIE VAN CORT INNESS.

"Can't take it!—Couldn't think of it!" said Jack, when I read it to him. "You don't know her. She's an autocrat. Nobody contradicts her, or resents anything she chooses to do or say. She is very old and very rich, and she has fostered her temper and spent her life insulting relatives because she could, and then having people ask her forgiveness for the insults she has heaped upon them."

"I'll post it myself," I said.—And I did

Jack told me he had met Arthur recently at a Mrs Gilsey's.

"Who is she?" I asked, for Narcissus had never mentioned her.

"Oh, don't you know? Well, she is just Mrs. Gilsey. Somebody painted a portrait of her with a scarlet carnation drooping from one corner of her mouth. That's ten years ago, and she's lived down to the picture ever since. She has a gorgeous home at Newport," he added, "and one in town, and she has a house in Park Lane, and goes to London every season."

"Yes," I said, "Arthur enjoys women who are types; he's a —— "

"Yes, he's a ——" and Jack didn't finish.

I flushed and grew stiff, because Narcissus is my husband anyway, and I said:

"Arthur is a gifted poet, Jack. I want him to have a perfectly free life and do as he pleases."

"Of course, Sophie, dear," he said. "I understand." But he gave me a keen glance. "You look awfully down to-day. What's the matter, child?"

He put a kindly hand on my shoulder. I almost cried. My eyes did fill up. Narcissus only makes me numb and cold, so I can't cry—I'm too proud and restrained—but Jack is just a friend and kinsman with sympathy in his heart, and that makes the tears rise.

"Look here," said Jack, "can't I do something for you?"

I shook my head.

"Wouldn't you, now, wouldn't you like something? If you won't go out to dinner, I tell you, Sophie, I'll send you something from my club. Wouldn't you like a broiled live lobster?"

I shook my head again, but I couldn't help smiling.

"No, Jack, no; I'm all right."

"I know you aren't," he said; "I'm just a rough old thing, but I'd love to brighten you up. I want to please you, Sophie, for you are a trump, you just are! And—and don't think I'm altogether hopeless." He laughed as he picked up his hat.

"You are dear and kind, anyway, and a sweet comfort," I said.

"And I may be all right some day?"

"Yes, Jack, if you will just pull yourself up good and straight."

"I'd get you to help, Sophie, if you weren't married already. By Jove," he said, "I believe you could marry and reform me!"

"Nonsense!" I answered. "Don't propose reforming a man to me. If I ever had a chance to marry again, Jack, I'd want somebody just exactly right to start with."

After he left there came a big box of candy and lovely hyacinths and lilacs, and they cheered me; but, somehow, I can't keep gay long.

Maybe if I had a few pretty new things I'd feel better. I am afraid I am getting vain and frivolous, but it is disheartening to have to wear a hat you don't like. Mamma has been in hard luck lately and can't do much for me. Someway, meeting expenses takes up everything. I think it's horrid to complain, and I wish I was not discontented with the hat dear Mamma sent. Of course, she didn't know, because a blue silk crazy-shaped hat, with purple roses, would just suit her chic style and tone with her grapey hair. But it doesn't do for me—not the purple roses. I think, if I only had one of those lovely, long white plumes to put on, in place of the roses, the hat would be sweet. I think I'll ask—no, I've never mentioned money to Narcissus. I don't believe he'd like it. He said once Englishmen thought it bad form.

I do believe a plume would cheer me. Mamma says hats do more for an unhappy woman than anything else.

TUESDAY.

Yesterday was one to be forgotten, yet I am going to record it.

I will begin with the morning, when I asked Narcissus for some money, because I did want that pretty, long

(Continued on Page 21)

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GEORGE HORACE LORIMER, EDITOR

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Knowing the Candidates

IT WAS long an obvious disadvantage that, in local elections in cities, no one knew anything about the men he was voting for, excepting the candidates for two or three higher offices upon whom the newspapers centred attention.

Decent government began in Chicago with the Municipal Voters' League, an independent and militant organization which made a business of telling ward residents about the records and reputations of aldermanic candidates. This apparently simple device speedily disrupted the council ring, and quite ruined an ancient and flourishing trade in public franchises. Elsewhere, now, there are useful associations which perform the same function, and it is not so easy for a professional pickpocket to get elected to a minor position of trust with the facile aid of a party indorsement.

This growing scrutiny of the lesser candidates is highly valuable. The general fault, we think, is that it often puts a too exclusive emphasis upon mere honesty. What brings this especially to mind is the result, so far, of the inquiry into graft in the building of the Pennsylvania State Capitol.

Governor Pennypacker, we hear, is a very honest man. Whether the gentlemen who were looting the treasury under his nose could, by any mathematical or physical possibility, have stolen more if his moral qualities had been less, is doubtful. They seem to have taken substantially everything in sight. The Governor's honesty was valuable for his personal salvation. What good it did the State does not appear.

In the past, a man long in the public service has been impugned. The newspapers have had a disagreeable way of referring to career in office as "feeding at the public crib." With the growing change in the method of selecting public servants and the slow relegation to the background of the party machine, comes a change in this sentiment. We are even prepared to see in time a recognized professional class of office-holders—who must be competent as well as honest to keep their jobs.

Our Children and Our Teaching

SIXTEEN million pupils are enrolled in the public schools, and the country spends about three hundred million dollars a year to educate them. Most people will agree that this is our most important interest.

The National Educational Association recently held its annual convention—a continental congress of school teachers—at Los Angeles. The press reports of this convention are mostly quite perfunctory—mere enumeration of the titles of papers and names of officers elected. We doubt if any other meeting at all comparable with this one in national importance could pass with so little reporting. And, in so far as the dispatches reflect the proceedings, we find considerably more time devoted to the troubles of the teachers than to those of the pupils.

In the main, we look at statistics of enrollment, attendance and literacy, and take our public school system for granted. There is even an impression that to criticise it is anti-social and injurious. That the system is very defective, however, most candid experts agree. The great fault is that it consists, in no small degree, in merely storing waste lumber in the pupil's mind. He is made to learn, by rote, many things that are a bore and useless to him.

The distinguished president of Clark University pleads for an attractive, vitalized, enlightening study of the globe upon which we live. "It will be as different," he says, "from our geographies as a living serpent, the symbol of wisdom, is from a sausage."

Borrow your boy's geography and look it over. You will find endless, dreary catalogues of disjointed facts, utterly without form or sequence, topography, ethnology, navigation, horticulture, politics, industry, all jumbled together on the same page. There is no story, no evolution, nothing to build. The pupil counts one pile of bricks, passes to the next and counts that.

The adolescent boy or girl flames with new life, opens a million sensitive facets to impression—and is told to sit down and memorize the boundaries of all the States in the Union. As against the myriad live impressions that throng his brain, what chance has this dead brick-counting to hold a place? None whatever. He forgets it the next day.

Scientific Dope and the Criminal

FORMERLY the criminal was a person with an ill soul. Science finds souls very difficult material. So Lombroso and others took up the criminal scientifically, and found him a person with a malformed body, distinguishable by facial angle, the set of eyes, the shape of ears.

It is a fact that some stigmata of degeneracy are found in practically every criminal. It is also a fact that every reader of a patent-medicine circular can discover in himself some of the symptoms of dread disease therein described. And the one fact is exactly as conclusive as the other. A learned professor recently traveled from Boston to Butte to examine a notorious Western assassin, and is able to report, from physical marks, that the murderer is a born criminal. Put the learned professor in jail, and we will back the assassin, if armed with Lombroso's tests, to pick signs of degeneracy in his handsome physiognomy as children pick blackberries in a good season.

Max Nordau, who, even more than Lombroso, popularized the cult, wrote a ponderous book to prove, upon strictly scientific lines, that everybody, living and dead, whom he disliked was a degenerate. Then some critics amused themselves by scientifically establishing Nordau's degeneracy.

In our fluid population, at least, the difference between two-thirds of the people who find themselves in jail and a vast number outside is either the merest breath of chance or a particle in the will so fine that a grain of sand is ponderous beside it. Lombroso's sociological research is of considerable value; but he set going one of the silliest and most hurtful of all the scientific dope-schools. Whatever declares the criminal to be fundamentally different from his unconvicted neighbor is wrong and injurious. The very unscientific spirit which can say of the convict, "There, but for the grace of God, go I," is not only more helpful, but also vastly nearer the truth.

A Billion-Dollar Balance-Sheet

IN THE fiscal year just closed Government receipts amounted to six hundred and sixty-five million dollars, exceeding expenditures by eighty-seven million dollars. This surplus is larger than the total revenue of the Government in any year before the Civil War.

In 1861 Government revenues amounted to a dollar and thirty cents per capita; last year to seven dollars and eighty cents. The figures epitomize the decline of States' rights doctrine. The Departments of Agriculture and Commerce and Labor spent more last year than was spent on the War Department in 1860—when the activities of those departments would have been criticised as invasions of State prerogative. War, Navy and Pensions account for less than sixty per cent. of last year's expenditures.

The revenues of the Government the last two years would have fallen short by only a few millions of meeting the entire war expenditures of the years 1863 and 1864, and last year's expenditures exceeded those of the year of the Spanish-American War.

It is a billion-dollar country. We do not think there is much disposition to find fault with expenses. But last year the Government collected eighty-seven million dollars more than it needed. One-half the revenue was derived from the tariff, which produced a hundred millions more than in 1900, two hundred millions more than in 1864.

If duties had been horizontally reduced twenty-five per cent., with the same imports the Government would still have had all the revenue it required.

Before the Camera

WE ARE pleased to announce the discovery of a new and infallible test for greatness. It is easily applied, works automatically, involves slight expense and no risk worth mentioning to people with nimble feet.

All that is necessary is to level a pocket-camera, or a pasteboard box that looks like one. Of the human objects within the field of the lens, some will be good-naturedly curious, or even exhibit a modestly smiling willingness to figure in the impending process. These may be disregarded. They are certainly villagers or rustics to whom photography is still something of a novelty.

Others will be indifferent, and may also be ignored as mere nameless multitude. Others will exhibit livelier symptoms. One will frown heavily, shake his head, avert his face. This is probably the Honorable Ebenezer Stump, M. C. Another will shout angrily, stamp his foot, wave a threatening arm—by which you will know that you are ascending the scale. He may even be a Senator, or the first vice-president of a railroad. Still another will froth at the mouth, jump up and down, and send a body-guard to smash the camera and lick the camerist. And now you are on the heights. He is surely a Wall Street magnate or a celebrated figure in the highest society.

This is as far as you can go under democratic institutions. Abroad, if you level a camera at royalty, you are charged by cavalry, bayoneted by infantry and drawn and quartered at sunrise. Before foreign intervention modified the native view that the Emperor of China was the son of Heaven, a kodak in the supernal presence would probably have produced an earthquake.

It seems odd that any mere ephemeral shadow should attach such tremendous importance to its incidental reflection; but, when we happened to see a noted camera-phobiac face to face, we did not so much wonder at it.

"And So the Poor Dog Got None"

ONE hundred million dollars of deposits is the record on July 1 of a New York savings institution. And this is but one bank! The report of the savings institutions all over the country will make interesting reading, especially for the calamity howlers who "view with apprehension" the frightful financial disaster into which this country is shortly to be plunged.

And Wall Street, meanwhile, countermands orders for new automobiles, and wonders if the time will come again when the savings of the poor will be diverted into their proper channels and bring about another great era of prosperity—in Wall Street.

A Trust-Buster's Nightmare

HE WAS a bad man who said that the Department of Justice proposed to have receivers appointed for all trusts that are combinations in restraint of trade. We prefer to think that he was some journalistic outsider, and not, as alleged, an officer of the department itself. His disordered fancy made the country shudder for a day.

We can get along with the trusts as they are, for we do it every day. Presumably, we could get along with a socialistic state in which the collectivity owned all means of production and distribution. Such is the tenacity of the will to live that we might even subsist under a combination of the two modes, at once deadlocked and abortive, with all important industries operated by receivers under the direction of Federal courts; but it would be the least blessed state of the three.

Generally speaking, a receivership in Federal court combines all the disadvantages of Government ownership with all those of private ownership, and has none of the good points of either. The property is immune from attack, executive expenses are high, the administration tardy and precedent-bound as under Government ownership, while public opinion can operate upon the concern even less effectively than under private ownership.

Perhaps the deadlock of receivership is the logical goal of trust-busting. Every step taken with the aim of disrupting the industrial consolidations and resolving them into the competitive units that they once were, but never can be again, is either a mere marking time or a retrogression.

Government can do much with a wicked trust, but not make it go back into the egg.

Cheer from Mr. Rockefeller

"THE average citizen of to-day is enjoying the luxuries of the rich man of yesterday," said the president of the Standard Oil Company to his friends, the reporters, at Chicago. "The average citizen of to-morrow will be enjoying the luxuries of the rich man of to-day. Prosperity will continue, and will increase."

Mr. Rockefeller visited Chicago on a somewhat disagreeable mission—to furnish testimony which would warrant the court in assessing a huge fine against his concern. But we observe, with pleasure and admiration, that throughout he exhibited a most tranquil and cheerful state of mind.

There is a large fact that we should never lose sight of—namely, that the level of material well-being in the United States is doubtless the highest ever known for any such numbers; that more people live comfortably than ever before; above all, that the average well-being is a more dominant motive than ever before. We do not agree with Mr Rockefeller that the average man's chance of acquiring wealth is the best ever known; but the chance that his needs will be heeded, that his children will have some space in which to develop normally, is brighter, we think, than it has been at any time in the past. The lot of any of the twenty million white children in the United States is probably more fortunate than that of any among a like number ever was before.

For much good that we have let us be ever thankful—while pitching in all we know to try to get more.

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BUCKET-SHOPS AND THEIR WAYS

THE investor with savings, no matter in what section of the United States he lives, is beset with pitfalls. He is even pursued by them. The appeal of them all is the same: "Get rich quick!"

You have already seen, in articles in this department, how some of the mining and industrial lures that separate the people from their money are successfully worked. Of the host of others none is more pernicious than the so-called bucket-shop. This institution is the race-track of the speculative game, and the operator takes the place of the book-maker. He bets against the people who intrust their money to him. In financial phraseology, "bucket-shopping" means, not actually buying stock on order, but paying or receiving the difference in price after the customer has closed the account.

The bucket-shop may operate in stocks, in grain or in cotton, or in any other speculative medium. All money looks alike to it just so it gets it; and it usually gets it.

This form of speculation, in a way, has grown out of the fact that locality has come to have a considerable part in the investment of the people. Southern people, for example, are more than likely to invest in cotton; Middle Western people are partial to wheat or pork; Westerners are willing to take a chance at mining stock; while Easterners and New Englanders, following many traditions of trading, stick to stocks.

The wily promoter of speculative enterprises knows these traits of locality, as they might be called, and plays on them to the fullest extent. The South, for instance, is flooded with literature advertising all kinds of schemes to get rich in cotton and at a small price.

How the Bucket-Shop Works

In the first place, the bucket-shop is simply a gambling-house with all the chances dead against the man who plays in it. The operators beguile the public by calling themselves "brokers," but, as was once remarked, "there is as much difference between a genuine stock-exchange broker and a bucket-shop operator as there is between a national bank and a faro bank." Bucket-shops sail under false colors. They call themselves "Syndicates," and "Exchanges," and "Stock and Commission" brokers. All that the office usually needs is a large amount of advertising, a small amount of space, with a telegraph instrument and a blackboard thrown in for appearances. Yet some have elaborate offices, handsomely appointed. Usually there is a main office with a number of "branches" in other cities.

The bucket-shop aims at the small trader, who is willing to put up from one dollar to fifty dollars at a time. Usually the amounts are small. This is why women are decoyed into playing them. All bucket-shop operations are done on margin, which constitutes one of the great evils of speculation.

There are two ways of operating: buying stock outright, or buying it on margin. When you buy outright you pay the actual cost of the stock, and then you actually own it. When you buy stock in this way it may be regarded as investment, providing you hold it for the income it will yield you. It can thus be used as collateral, too.

But when you buy on margin you play right into the operator's hands. You put up a small amount of money, sometimes ten per cent. of the cost of the stock. This is the actual margin and protects the bucket-shop keeper or broker. If the stock goes up you make a little money, but if the stock goes down (and this seems to be the usual fate of stock bought in the bucket-shops), the broker calls on you for more margin. If you can't furnish more margin you are "wiped out" and lose all that you have put up.

Here is a concrete case: If you bought a share of New York Central and put up ten dollars you would nominally own that stock. If it went down the broker would want more money. If you put up this money you would be "protected" until there was a further change in the market. If the stock declined again you would be called on for still more margin. If you did not furnish this your account would be closed and you would be out every dollar that you had put up.

Right here comes one of the greatest evils of this kind of speculating or gambling. The bucket-shop operator seldom, if ever, buys the actual security. In the case of the share of New York Central stock quoted, it is safe to say that the operator never once thought of actually buying the stock. This is the fact that the player of bucket-shops seldom stops to consider. The bucket-shop operator, in brief, bets against your chances of winning, and he is so sure that you will lose that, perhaps, he doesn't even buy the stock. A man who once bought a share of stock in a bucket-shop astonished the operator by demanding it. He was put off from day to day until the operator could pick one up. Summed up—playing the bucket-shops is betting on prices, and there are usually long odds against the public.

From time to time there have been crusades against bucket-shops. In States like Massachusetts and Pennsylvania they are prohibited by law. In the South just now there is a widespread agitation against them, for the special reason that every season they decoy men to their ruin in operations in cotton. The State Democratic Convention of Alabama last year incorporated a plank in its platform against bucket-shops. To this extent have they become a menace to the people's money.

The Way of the "Syndicate"

Closely allied with the bucket-shop is the "Syndicate" which seeks, with the promise of high dividends—often as much as six per cent. a month—to trap the unwary investor. The Syndicate's literature is alluring and its promises are extraordinary. Here is the way a certain company, that finally went to smash after ruining hundreds of people, advertised its idea to the public:

> Scores of companies are organized for the purpose of exploiting oil, mining and various other enterprises, where much money is spent in developing properties before any return is made possible, and then all returns are problematical. The profits are all underground and have to be dug out.
>
> Not so with the mines or wells of the stock, grain and cotton markets. They are all above ground and are perpetual and inexhaustible. You don't have to wait weeks or months for your possible returns on your investment, but receive returns twice a month in actual cash.

This sort of lure is hard to resist. Most companies that advertise as quoted have their brief season of fraud and deception and then pass away. But they do not go, as a rule, until they have left one or more of their promoters in prison as souvenirs of their existence.

One of the favorite diversions of this particular type of swindling company is to form a "blind pool" in cotton. The public is invited to come in on what is designated as a "real good thing." The "investor" is asked to place an "unconditional order" (always accompanied by the cash) which permits the syndicate operator to do as he pleases with the money. The inference is that all the investor wants is quick, big returns. As an additional lure, the investor is told that one of the reasons why it is to be a sure thing is that the syndicate "trades on both sides of the market." A sample promise of profit in this kind of swindle is usually six per cent. a month.

The investor is nursed in this way; he receives his big dividend for several months. Naturally he thinks it is a sure-enough "gold mine." He does not know that he is simply getting some of his own money back again. But he is greatly encouraged; invests more, and even gets his friends to put in their money, which is often taken from savings-banks for this purpose.

It need hardly be said that none of these propositions lasts long, for they are impossible as business ventures. They usually wind up with a smash in which the law plays a leading part.

Safe Investments of Active Market

Short Term Notes of large and responsible corporations possess these features, and merit the careful consideration of every individual with surplus money. Many desirable issues are now selling at prices to yield from about

5% to 6½%

We shall be glad to furnish to individual investors copies of our *ten-page circular*, describing Short Term Notes, with approximate prices.

Write for Circular No. 25.

Spencer Trask & Co.
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6% CERTIFICATES of DEPOSIT

This bank is able to pay 6% with the same [illegible] for assets as is examined by banks [illegible] Interest on [illegible] payable monthly, quarterly [illegible] Please [illegible] booklet "F"

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SALT LAKE CITY

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Bonds issued by Public Communities repaid by taxation.

Securities to net you 6% and over. Akin to a Government bond in safety.

Send for our [illegible], references, etc. Our business [illegible] extent.

Send your name for our mailing list.

WILLIAM R. COMPTON COMPANY,
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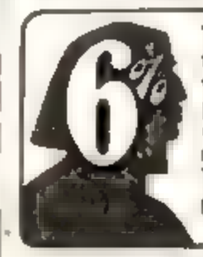

The secret of wealth is to save money and make that money work for you at its highest possible salary. We pay every dollar a "salary" of 6% under a system of 14 years' trial. Write at once for booklet A.

Equitable Banking and Loan Company
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PHILADELPHIA.

Issues unequalled policies protecting against loss of income due to any accident or disease, at small monthly premiums. Write for circulars. **Agents Wanted.**

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Greatest summer and winter resort in the world. Information for 5c postage

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Best grade cedar canoe for $20

Best grade of Cedar Canoe for $20.00. We sell direct, saving you $20.00 on a canoe. All canoes cedar and copper fastened.

We [illegible] sizes and styles, also power canoes. Write for free catalogue giving prices with retailers' profit cut out. We are the largest manufacturers of canoes in the world.

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$5.00 a bottle, with legal written guarantee or contract. Send for copy, booklet and letters from business men and trainers on every kind of case. **Permanently Cures Spavin, Thoroughpin, Ringbone** [illegible] **Curb, Splint, Capped Hock, Windpuff, Shoe Boil, Injured Tendons** and all **Lameness** [illegible]

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"Rub it in"

Shavade Rubber

Many RAZORS but only one SHAVADE FOR SHAVERS

The secret of clean shaving is massaging. Shavade rubbers will soften beard and keep skin healthy. 10c. to fit brush handle, 15c. with separate handle, postpaid.

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Something new. Sells on sight. Sweeps lawns, walks, stable floors, etc. Like a carpet sweeper sweeps carpets. Gathers up cut grass, leaves, papers, sticks, all litter. A boy does the work of three men with rakes. People stop to watch it. Show twelve sell ten. Agents' profits large. Samples to patrol. Exclusive territory. No experience required. Write today for territory and Sales Plan.

THE GREENE MFG. CO., Dept. L, Springfield, Ohio

But not all the fakes are in cotton. The career of the notorious Franklin Syndicate in New York was a warning to all people to keep their money out of enterprises that promise extravagant profits. This syndicate was located in Brooklyn. Like all others of the same kind, the promoters had considerable literary accomplishments. They sent out dazzling circulars. They might have become writers of fiction, for they had wonderful imaginations in picturing the profits that were to come. They promised a weekly dividend of ten per cent., or five hundred and twenty per cent. a year. Thus the syndicate got the name of the "five hundred and twenty per cent. syndicate." Just how these vast profits were to be raised they did not take the trouble to explain. Nor did the public, rushing in to take advantage of the glittering promise, stop to investigate.

The people went mad over this offer. They fought to deposit their savings. Money was sent in from all parts of the United States. Excitement was intense. At the start the syndicate paid the ten per cent. a week, but, like the "blind pools" in cotton, the promoters were simply giving back some of the money that had come in, and were using it for bait. Before long the syndicate collapsed and two of the promoters went to Sing Sing. Altogether one million five hundred thousand dollars was taken in, and few depositors or "investors," as they were called, got any of it back.

In spite of all the examples, such as the Franklin Syndicate and its kindred pests, the public finds it hard to resist the lure of "get-rich-quick" advertisements and literature. There is only one rule to lay down, and it is simply this: "Don't."

THE GREAT TOBACCO WAR

(Concluded from Page 4)

march along with the party and point out the beds. On the way the members of the party made solicitous inquiry regarding the supposed presence of dynamite in the beds, but the only information that Mrs. Dudley was able to impart was that she did not know anything about it. Arrived at the beds, she pointed out that belonging to Hollins. Then came a pause. The woman was again asked what Hollins had placed in the beds, and she truthfully replied:

"I don' know nothin' 'bout what he got in dar."

Another attack of thoughtfulness seized the night riders. All of them were anxious for the welfare of the association, but none of them was willing to risk his fair young life for the cause. Finally the suggestion was made:

"Make the woman stamp it."

No sooner said than done. Half a dozen pairs of hands seized Mrs. Dudley, and she was lifted over the low fence surrounding the bed. She was then ordered to stamp over the surface of the tobacco bed until she proved the presence of dynamite by blowing herself into eternity, or showed that no dynamite was present by her failure to produce an explosion. Up and down the bed the poor woman went, stamping upon every square foot of ground, while fifteen men stood at a distance watching her go where not one of them dared to set his foot. The woman was completely exhausted when she had proven to the satisfaction of the crowd that no dynamite was buried in the bed. She was then allowed to crawl over the fence again, and the bed was promptly "scraped."

This year the "hoe-toter" has followed the tobacco even after it has been transplanted, and in some sections of Montgomery County, Tennessee, has gone over fields of tobacco six or seven acres in extent and pulled up the growing plants. This was recently done on the farm of Hersley Collier, a farmer who is a member of the association, but who insisted upon his right to sell independently if he wished.

At various meetings of association members resolutions were passed declaring that aid of any kind, under any circumstances, should not be extended to a "hillbilly." It was set forth in these declarations that no aid would be given him in the threshing of his wheat, and that members of the association should even refuse to go for a physician to relieve the physical distress of a "hillbilly," "but," concluded the resolutions, "we are willing for the doctor to practice on the family." These resolutions have been carried out faithfully in spirit and in letter.

Putting it Over the "Hillbilly"

Not content with compelling the "hillbilly" to thresh his wheat unaided, numerous association sympathizers have tried to prevent him from harvesting it himself, and when unable to stop him from doing so, they have tried to wreck his threshing machine.

The methods employed to this end have been ingenious, and although some of them have wrought much damage, none has as yet succeeded in causing any wholesale destruction. A favorite method of the "hoe-toter" when operating in wheat has been to place horseshoes in the wheat bundles of the "hillbilly," with the intention of wrecking the threshing machine when the bundle was thrown in. Another scheme extensively practiced is to place in the wheat bundles bottles of some combustible, generally kerosene or turpentine, about the necks of which bundles of matches have been tied. It is the belief and apparent hope of the "hoe-toter" that when a bundle of wheat containing this combination is thrown into the machine, the bottle will be broken, the straw saturated with the liquid, the matches ignited by friction with the cylinder, and that the resulting fire will destroy or ruin the threshing machine. This sort of thing has been done in a hundred wheat fields in Kentucky and Tennessee.

A threshing machine on the farm of Joseph Rosson, near Port Royal, Tennessee, was several times set on fire last year by matches in the bundles of wheat.

The pictures shown in connection with this article are photographs of what was found last summer in a single wheat field of a non-association man. Not all the iron found in the field is in the pictures. Several buggy-springs that had been taken from wheat bundles could not be found at the time of taking the photographs; but the farmer declared that they were more formidable in appearance than anything shown in the pictures.

It was necessary in handling the wheat on this farm to have every bundle of wheat opened by hand and carefully examined before it was thrown into the thresher. After a farmer living near Russellville, Kentucky, had found a stick of dynamite in one of his wheat bundles it was impossible to get colored men to work near a thresher, and on the farm where these photographs were taken the sister and wife of the farmer opened all the bundles.

The cases cited are but instances. The list might be prolonged indefinitely. Railroad men have received letters threatening to ditch their trains if non-association tobacco was transported. Other railroad men have been threatened with personal violence if they allowed tobacco other than that raised by members of the association to be placed upon the cars. Men, not members of the association, have appealed to officers of the law for protection from violence, and have been told that the best way in which to obtain protection was to join the association.

This is but an outline of the situation as it exists to-day in the dark tobacco district of Kentucky and Tennessee. Thoughtful and conservative men are greatly concerned over the possibility of future trouble, for it is certain that the "hillbilly," as an individual and as a class, will not endure forever, and that the violent methods of certain association sympathizers will, sooner or later, provoke equally violent retaliation.

The association, however, is sure of at least one or two more years of prosperous sailing. The market is advancing, and while prices go up the mass of the membership will remain firm. The true test of the strength of the association will come, however, when it endeavors to maintain prices against adverse circumstances.

There are hundreds of forced recruits in the organization, and such are never faithful soldiers. Many men now in the association, it is alleged, have sold secretly to the trust, and they will probably continue to do so. There are chairmen of the districts into which the association territory is divided who do business with the trust, while they denounce it in their public utterances, and these may be relied upon to turn against the organization at the first sign of failure to maintain prices.

Despite all the trouble and woe it has caused, however, the movement of the planters of the dark tobacco district has, on the whole, been a movement of men for the good of man, notwithstanding the follies, the faults, the frailties and the crimes of many of its members.

THE RESPECTABILITY SHOP

(Continued from Page 9)

very guilty in the particular matter that I was sent to jail for, a prison term was about what I ought to have had on the basis of my natural deserts. I understood Jaynes' mind. If I sent this news out to St. Peter then I would be a jail-bird and justly deserve to be treated as such and have the fact thrown up to me.

"The record ain't all made up, Fleming," said he. "You've got a wife and two children growing up. They'll read the record some day."

At that Nell slipped into the room. It embarrassed me, for we all instantly knew that she had been listening, and I knew they knew it. The fact was so perfectly evident that she did not even try to pretend she hadn't. She didn't even say "Good-evening," or anything, but stepped across and sat down beside me. She is more combative than I am. I did not want any scene, and took care to speak mildly.

"You hardly understand the situation, Mr. Jaynes," I said. "You seem to think that I might blow up your consolidation plan because I want revenge for having been sent to prison. That is entirely untrue. I haven't the slightest resentment now against anybody—not against Norman or Woolner, who really wrecked the bank. I wouldn't put a twig in the way of either; wish them well, in fact."

"I'm glad to hear it, Fleming," said Jaynes, a bit embarrassed.

"This street-railroad deal," I continued, "taken merely as a piece of news, interests me very little. It would be good for about five lines in the Money World. The only notable thing about it is that so big a house as Hauptmann, Harte & Co. would take up so small an affair. If it wasn't for that we wouldn't notice it at all. Down here, Mr. Jaynes, St. Peter is bunched in with Oshkosh and Medicine Hat and Wahoo, Nebraska, and other places that are remembered more or less because they have odd names. I merely wish to show you that it isn't a matter of business at all. Here is the only point: I am a journalist, and it has come in my way to give my old town a trifling boost professionally. The question of duty aside, I would like to do it out of good-will to the town. Possibly there is a touch of professional pride in it, too, you know. I don't doubt, Mr. Jaynes, that this consolidation is altogether for the good of St. Peter, as you say. But as I look at it the town is quite entitled to know what is being done to it."

I spoke mildly, but Jaynes' prominent under-jaw bristled, if I may say so. "You don't think you are under any obligations to us, then, or that your children need to be considered?" he said. It was kind of an ultimatum. Nell stirred a little in her chair. I could see that she wished to say something.

"Why, you're mistaken about that, too, Mr. Jaynes," I said. "Of course, you are referring to the fact that I served a term in State's prison, wore stripes, marched in the lock-step, and so on; and that somebody's likely to bring it up against me: to say that Nell, here, is the wife of a jail-bird, or that my boy and girl are the children of

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A "shiny" skin is very undesirable. To overcome it—to impart a feeling of velvety coolness and comfort—to deodorize **perspiration**—use

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It relieves **prickly heat**—prevents **chafing** to which one is doubly liable in hot weather—alleviates **sunburn**—and is a welcome luxury after the **bath** or **shave.**

A box of **Mennen's Borated Talcum Toilet Powder** is a treasury of coolness and comfort and fragrance. Put up in **non-refillable** boxes—the "**Box that lox**"—for your protection. If you will only send us your address we will mail you a **sample free of charge.**

Try Mennen's Violet (Borated) Talcum Toilet Powder. It has the scent of fresh cut Parma violets. Each box is guaranteed under the Food and Drugs Act, June 30th, 1906. Serial No. 1542.

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an ex-convict. I needn't go over the circumstances of that overcertification. You know all about it. You see, when the bank failed, Nell and I were just beginning. We were awfully troubled because my job was gone. Nell could tell you how blue it made us to figure over our little budget. Our first child was expected soon, then, which meant expense. Two or three bills that we had contracted before the failure would soon fall due and take about all our money I was disappointed about several jobs that I thought I could get. It was an anxious sort of time with us, you see. We thought those two weeks pretty bad. But one day I had to come home, wishing I was dead, and tell Nell that I'd been indicted for overcertifying that check, and that I might be punished—not really for anything I had done, but because other people had done something.

"You can imagine how it was with us in the days we waited for the trial, especially with public opinion so bitter about the bank failure. It seemed to us that we simply couldn't stand it if the trial went against me, that we'd have to die—not by our own act, you understand, but because we just couldn't endure living under so much suffering. Of course, we were both youngsters. I wouldn't let Nell come to the trial. I guess she lay with a shawl pulled over her head. At least that was the way I found her. After the sentence was pronounced they gave me an hour at home, you remember. It was a wonderful hour, Mr. Jaynes." Jaynes and Norman were studying the rug then.

"I served my term in prison. I had been there a month when the telegram came saying the boy was born. I've got it still, addressed to me at the penitentiary. That was the week before my twenty-fourth birthday. When I was released we came here, where I have got on very well."

I heard Norman give a little sigh, and Jaynes bit his lip and looked up at me from under his eyebrows.

"You see, you good people at St. Peter don't understand it," I added. "You think my main object in life must be to hide that prison term, to bury it so deep that nobody can ever dig it up. You think the way is to be secret about it, get everybody friendly to me so they won't mention it. Why, that time when we suffered so much was the great time. We came through. We've built ourselves up upon it. Trivial matters have not fretted us since. Of all the times in our lives that is the one we would least hide from ourselves. Why should we care to hide it from anybody else?"

Nell bent toward Jaynes. "Can you imagine that I would wish it hidden from his children?" she said. "Why, the moment they are able to understand I shall tell them every word—not as a warning, but because they will love him more."

Of course there wasn't really anything for them to say. They just went away.

SAVING BY A PLAN

(Continued from Page 15)

an abstract thing. Realty is visible and present. It grows from year to year, and can be made to produce revenue, whether rented or occupied as a home.

Another sort of obligation that may be assumed is the bond of some good corporation sold on the ten-payment plan, a form of security that is becoming more common. Good counsel, however, should be taken before a choice is made in this field, because the easy-payment idea has been rather freely adapted to doubtful securities.

Employees of many corporations, trusts or otherwise, nowadays have opportunities to invest in the stock of their concerns on easy-payment terms, and sometimes at very favorable prices. Officials at the head of a corporation feel that, when an employee holds stock in the company he works for, he is worthy of confidence, and a more stable unit in the organization. On this account, opportunities to invest in such securities are to-day quite plentiful and are extended as a vital factor in industrial organization.

An astonishing number of persons in moderate circumstances select jewels as a form of investment, particularly diamonds, purchasing them either on an easy-payment basis or buying outright. There is a widespread belief that diamonds, owing to their control by the South African syndicate, appreciate in value from year to year to a degree that approximates bank interest.

Several striking little talks on jewels as a form of investment are to be found in the pages of Balzac (so shrewd in writing of other people's money, and so indifferent a manager for himself). In A Marriage Settlement, when Élie Magus is called in to appraise Madame Evangelista's jewels, he sets their value and informs her:

"For twenty years you have been losing the interest of three hundred thousand francs; if you have worn your jewels ten times a year, it has cost you a thousand crowns each time. But sold to a customer they would fetch more than fifty thousand crowns. With the income now sunk in them, in five years you could buy others just as fine, and still have the capital."

That was written in 1835. But conditions are much the same. George F. Kunz, the leading gem expert in this country, states positively that the increase in value of diamonds is not sufficient to keep pace with interest.

Jewels have a definite place as an investment, however, says Mr. Kunz. When persons of ample means want a portion of their property in a form that is not only portable, but which will bring the most money in all lands and times, jewels are to be preferred, and especially diamonds, if purchased of competent, trustworthy dealers. In the event of a revolution, for example, such an investment might be the best of many kinds of property. It is the experience of many centuries that *good* jewels are less subject to depreciation and more quickly convertible in all lands and conditions for nearer the price that was paid for them than any other form of property.

In an unsettled country, therefore, jewels might be the wisest investment. The East-Side Jews, coming from Russia, cling to diamonds persistently, and sink most of their savings in them. But in a land with so many organized channels for investment as our own, jewels would seem to be out of the scope of the investor of moderate means. This, of course, is altogether apart from their æsthetic value and beauty.

There is something in the character of the saving plan with a backbone that eventually leads those who take it up to "go it alone," following their own ideas. Whether the economist develops a better plan, or the plan develops a better economist, isn't always clear—perhaps it amounts to the same thing in either case. The economist who relies on his own plan and unaided effort, however, will do well to observe two or three very vital points:

First—Eliminate all speculative chances in choosing the investment that is to serve as an obligation.

Second—Having selected a good investment medium, buy cautiously and on favorable terms.

Third—Having purchased, stick to that investment until cleared.

In one of the great mansions up on "Millionaires' Row," in Fifth Avenue, New York, lives an elderly gentleman who is now converting his property into bonds and distributing it among his relatives. That millionaire was a fragment of the wreck of the Confederate army in 1865, owning nothing save what he wore. He soon established a business, however, that throve and made him more than a living. It did this, he believed, because he understood that particular business, having built it from the ground up. When his profits began to accumulate the problem of investments arose. He determined that not a dollar of his money should ever go into anything, apart from his business, but real estate. The latter he could study and know, while other investments involved knowledge of other men's businesses.

He began investing in business property in the city where he lived, and until he grew too old to attend to his realty that policy was adhered to so religiously that he became a realty crank, and, undoubtedly, lost money at times by refusing to depart from it under any circumstances.

One year, for example, he had sold a piece of property for twenty-five thousand dollars. This money lay in bank, ready for another purchase. A friend, in whom he had absolute confidence, came to him offering some mining shares which, he said, would infallibly make a profit of fifty to one hundred per cent. in two years. The realty crank believed his friend, yet refused to buy, putting his money back into real

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AND the first 68 feet of 24-inch pipe you sell pays for the *entire* outfit!

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Hundreds of live men all over the country are making up to and over

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We don't over-paint the opportunity, but give you the *net* facts and figures. Read them carefully—*and then act!*

For $57.50 we sell you a Miracle Concrete Tile and Sewer Pipe equipment that will keep one crew (three workers) busy. It consists of one 24-inch Straight Tile Machine Complete, one Bell for making bell-ends, and 10 Iron Pallets.

With this outfit you can easily make 10 bell-end pipe and 45 straight-end pipe per day, all two feet lengths—

110 Feet Per Day

Now, ordinary Clay pipe (24-inch) handled through jobbers, shippers, etc., has got to be sold at retail for about $1.25 per foot, or $2.50 for full length pipe.

You can readily get the *same* price, or *higher*, for Miracle Concrete Pipe—and here is *YOUR cost to make—With sand, cement and labor all figured in, you can produce 24-inch Bell-end Miracle Concrete Pipe for only 37 cents per foot or 74 cents for full length pipe.* This means—

A Profit of 88 cents per Foot, or $1.76 on full length Pipe

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A Pipe Line to Prosperity

Clay has had its day. Municipal authorities, property owners, farmers, etc., have learned, from costly experience that even the *best* Vitrified Clay tile will crumble, and quickly become damaged by frost and moisture.

Concrete is the *only* material that improves with age, and hardens in contact with water and moisture, and Concrete Pipe is 40% stronger than best Vitrified Clay.

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We will send the Miracle Concrete Sewer Pipe outfit on 30 days trial and accept it back and return your money without complaint or challenge—if that is your desire.

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Remember, there never was a time when the demand *everywhere* for Concrete Tile was so far ahead of the supply, and that the Miracle Mold pays for itself at the start, and is the only Mold that enables you to go into the Concrete Tile business *right* on a small investment.

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Just off the press—our new and handsome book on Concrete Tile. It gives [illegible] and tells [illegible] and the art of testimony of scores who [illegible] profitable every year. Mailed FREE on request. Address

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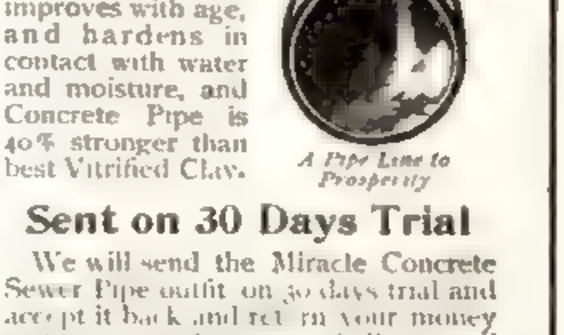

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Four-Cylinders—20 Horse Power

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estate. Sure enough, in three years those shares could be sold for nearly one hundred thousand dollars. The crank said that was just what he'd have expected had he bought, and still he was glad that he hadn't, for making that much money in so short a time in mine speculation would probably have spoiled him for investments in real estate, and led him to scatter his ventures, ultimately bankrupting him. So he stuck to his plan, and to-day, while not a multi-millionaire, he is still able to own a humble residence, worth about $750,000, in Andrew Carnegie's neighborhood.

Editor's Note—This is the second of Mr. Mappelbeck's papers on methods of saving.

THE MASTERY OF THE PACIFIC

(Concluded from Page 11)

was the sense of the Chamber of Commerce that the harbor should be at San Pedro, despite the railroad influence, by a majority of 328 over 131.

The whole matter came up to Congress. Huntington asked for four million dollars for his project, and the Los Angeles people put in an application for an equal amount. Newspapers in other parts of the country began to take up the fight. Most of these outside papers asked whether Huntington was powerful enough in the Congress, of which he was not a member, to get an appropriation for a harbor when two Government boards had decided on another place as the proper one. There was no issue to the struggle at this time, although there is no doubt, as was shown later, that Huntington had enough votes in the Commerce Committee of the Senate to force his project through.

Los Angeles organized the Free Harbor League, basing the title of the organization on the fact that if Huntington got his harbor at Santa Monica it would not be a free harbor, for the Southern Pacific road controlled practically all the shore property at that point.

The fight was of national importance. The whole country was kept informed of its progress by the newspapers. In 1896 Huntington showed his hand. The House of Representatives River and Harbor Bill contained two items of interest to Los Angeles and Southern California. One was $392,000 for San Pedro, recommended by the Government boards, and the other was for $3,098,000 for Huntington's project at Santa Monica, recommended by Huntington. The House Committee said Los Angeles should be satisfied, for, instead of getting the one appropriation for which they asked, their territory got two. Los Angeles was not satisfied. The Free Harbor League protested violently. The result was that the House struck both appropriations from the bill.

Compromisers appeared. It was held to be better to get a double appropriation than none. Los Angeles at this time was running around in circles. The whole town was torn up over the fight. There were mass meetings and resolutions on both sides. The free-harbor people stood by their guns. They held that the double appropriation was in the nature of a bribe to let Huntington have his way. When the Rivers and Harbors Bill reached the Senate there were hearings for both sides by the Senate Commerce Committee.

Huntington put on his pressure. When the bill was reported by the Senate Committee it carried the item of $3,098,000 for Huntington's project. Nine members of the committee voted for the item and six against it, and there were minority and majority reports. The Senators who put back the Huntington item were Frye, of Maine; Gorman, of Maryland; Jones, of Nevada; Elkins, of West Virginia; Quay, of Pennsylvania; Murphy, of New York; McMillan, of Michigan; McBride, of Oregon, and Squire, of Washington. Those not dominated by Huntington were Nelson, of Minnesota; Caffrey, of Louisiana; Pasco, of Florida; Vest, of Missouri; Berry, of Arkansas, and White, of California.

Senator White led the fight in the Senate in opposition to Huntington. He offered an amendment proposing that the three-million-dollar item should go either to Santa Monica or San Pedro, as another board might decide. The debate occupied five days. Senator Frye was the leader of the Santa Monica forces.

At last the pressure from the newspapers of the country became too great, and the Senate adopted the board idea put forward by Mr. White and restored the $392,000 item for San Pedro, making $100,000 available for immediate use. The bill went to conference. The House confrères held out stubbornly for Huntington. Finally they yielded, and the bill passed with the board provision and the $392,000 provision for San Pedro, but with the added line that, if the board decided for San Pedro, that sum was not to be spent there. Los Angeles had a celebration then that took the roof off. The new board was appointed, headed by Rear-Admiral Walker. The board reported in favor of San Pedro, just as the other boards had done. There was another celebration. It was thought all difficulties had been overcome. One difficulty had not, and that one was Collis P. Huntington. He had just begun to fight. Through his influence with Secretary Alger, of the War Department, he held up the advertisement for bids for the harbor for nearly two years more. The Secretary used many pretexts, all looking to delay. The Senate instructed him to advertise. Los Angeles celebrated again. Alger objected, one contention being that he did not have an appropriation for advertising. The Los Angeles papers offered to print the advertisements for nothing. Then President McKinley stepped in and peremptorily ordered Alger to advertise, and the work began. Huntington had lost, and Los Angeles had won.

The breakwater is now practically completed. Plans for the improvement of the inner harbor are under way. Meantime, Los Angeles has acquired what is called the "shoestring," a narrow strip of land running from the city to San Pedro. This makes it possible for the city to annex San Pedro when the time comes, for San Pedro is now contiguous territory. This strip also is the basis of the dreams of some of the farsighted men of the city who see the possibility of a municipal transportation line to the city in order to maintain competitive rates from the port. There are difficulties in the way of the improvement of the inner harbor, but Los Angeles has no fear that they will not be overcome. Having won one fight, the city is not nervous about another.

There is not much commerce with the Far East at San Pedro, but Los Angeles cannot work satisfactorily until she gets her tools in shape. San Pedro is the only harbor between San Francisco and San Diego, a distance of six hundred miles. It is likely the city will have four hundred thousand or more people by the time the entire harbor is completed. That will be a leverage for the mastery of the Pacific that will make San Francisco and Seattle do their utmost to prevent diversion of trade. At the same time, there is a feeling in Los Angeles that the better point of development will be first, at least, with South America. There is now in Los Angeles practically no effort to get South American trade. Railroad facilities are increasing rapidly. The city is growing phenomenally. South America needs American goods, and the leading business men of the city hope to be able to build up a large commerce with the countries on the western coast of the southern continent.

Here is a city where climate has been the greatest asset just beginning to feel its way into the field of world commerce. Its people, as was shown by their harbor fight and has been shown many times since by their public spirit, realize their opportunities and advantages. It would be slander to say they will not utilize those opportunities and advantages to the utmost; and when they do they will have a fair share, perhaps a large share, of the commerce of the Pacific. The city is in its swaddling clothes as yet. It has not the machinery for world trade on the Pacific, but it will soon have that machinery, and when everything is in working order it will be a rival to San Francisco and Seattle entitled to the most serious consideration by the business men of those cities.

There isn't a resident who does not think Los Angeles is the finest place in the world to work in or to play in. When you find a spirit like that, and the natural advantage to back it up, the possibilities of the next twenty-five years are outside the scope of any prophet, either amateur or professional.

Editor's Note—This is the third and last of a series of papers upon the struggle for supremacy among the Pacific Coast cities.

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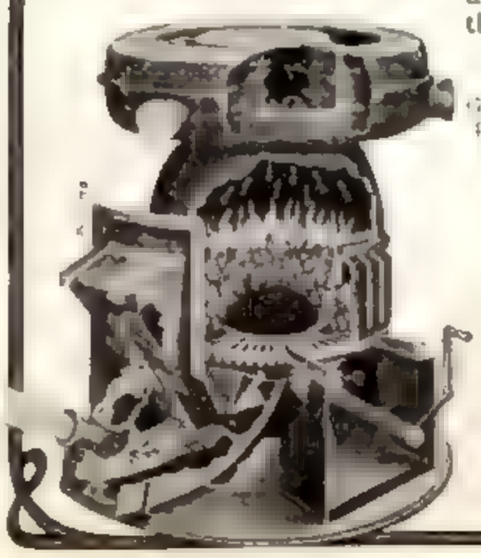

Gases and smoke which are wasted in other furnaces *must* pass through the flames are burned and turned into heat in the *Underfeed fire-pot on top*. There is no smothering of flames—the Underfeed way. Coal is easily fed, by means of a lever, into the fire-pot underneath the fire—the rational way. Just so does this get *all* the heat units from coal, but comes soot is fewer and the Underfeed requires less attention than other furnaces.

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But YOU Can't

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10 Gillette Blades 25c.

Send 10 dull blades with 25 cents, 2c each for extra blades. We restore fine, keen edge better than new. Your own blades back in neat mailing case.
Chemical Steel Co., 17 W. Madison St., Chicago

NARCISSUS, THE NEAR-POET

(Continued from Page 15)

plume, and I had paid out every cent the day before to Narcissus' little tailor, who presses and repairs for him. It had been owing for months and the man had grown unpleasant.

Narcissus gets money from some property in Wales. I saw a check once. It isn't much, but, of course, he couldn't have gone on all these years starving on poetry without being helped out somewhere. I had paid so many little bills and never mentioned them, so I handed the tailor's receipted bill to Narcissus and said, quite meekly, I'd like it paid back as soon as he could.

He was just going out, and he glanced at it and then looked at me. His face flushed and his eyes took on a pathetic, injured expression—those wonderful violet eyes with their jet fringe—and he said reproachfully:

"It is mortifying enough for me to know, Sophie, that my wife has to pay my bills, without being reminded of it."

Then he turned and walked out of the room.

That is the way he is. He shifts all his own faults on to others. It's a sort of a moral legerdemain. He is the most amiable and innocent person about his shortcomings. It's beautiful! He made me feel, for some moments, as if I were a cruel and indelicate person.

I got myself in a more cheerful frame of mind by the afternoon. I ran up a little while to see the engineer's baby. That always cheers me, and she's cutting two teeth at a time now on the lower set, though I thought they cropped out first always on the upper. It gives me a domestic, peaceful feeling to hold her in my arms a while, and so, when I came down, it entered my head to do something sweet for Narcissus. I remembered seeing a rent in his lounging-coat, and I thought, too, if I did some of the mending myself I would be saved a good deal of trouble from the tailor for the future.

I believe now, though, that mending one's husband's pockets is a questionable virtue, because, well—it does not do to investigate. I went into the study with my workbasket and took the coat from its peg in the closet. When I turned it upside down to shake it, there fluttered out a sheet of paper from the rent. It lay on the floor before me, and I saw my name written in one of those round, self-contained, unmistakably English hands. I picked the sheet up, and then I remembered, in a flash, the handwriting was Mildred Bond's, and on that one page lay a revelation with my name in it. I scarcely realized I had read it before I tore the thing up and threw it in the grate.

Mildred's letter said how she had come to America with Narcissus and had helped him as I had done. She had seen us in the Park that day and referred to it, saying he had now a more credulous idiot to impose upon. Then there was something about Mamma, and I can't write that.

I sat there numb in the body, but with a mind keenly alive to past incidents which, till that moment, I did not know I had retained—impressions seemingly without meaning; a look, a word, a gesture, from time to time, now remembered and crystallized into a complete revelation. Now I knew why Mildred left me so abruptly when she was taking care of me in my studio when Jane was away—left me to be caught for life in the net of Narcissus.

My memory traveled from that day to the last link in the chain—that night in the study of Narcissus, when I saw myself a poor thing, believing against all proof that my husband was decent at heart; a credulous girl, for the arrows of their wit to fall upon—and stung by the sight of their jeering faces, Mildred's the most sinister of them all.

The horrid, effete Goth! To write in that way of me and of Mamma!

I don't mind her eating my breakfast-rolls and sharing my studio—but to think of her having worn out, at studio parties, the very prettiest pair of silk stockings dear Mamma had sent me in a Paris Herald! To do that, after she had written so of my Mamma, and to come to my home—to come after I was married and to be intimate with me! And Narcissus let her!

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The Difference of the Van Camp Way

You see, there are a hundred different ways of doing a thing, but there's only one best way, and whoever discovers that scores the greatest success.

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If she wanted him, I thought, why hadn't she taken him that day in the Park? She's a great, big, strong thing. She could have borne him back to Britain bodily, and I should have been spared!

I sat there with the coat on my lap a long while; then I hung it up unmended.

I passed his desk on going out, and there, sprawled open upon it, lay a receipted florist's bill—not from our cheap little florist on Sixth Avenue, but a big bill from a Fifth Avenue shop! I saw that the flowers were carnations and gardenias. And he had refused to pay back that morning the only debt I had ever mentioned to him!

I did not mean to pry. I had gone in with a kindly spirit, but I could not help seeing these things. I shut the door, went into my own room and sat there on my bed till dark.

Narcissus had never made me cry. He did not then. I was dry-eyed and cold. Tears, I think, must come from the heart, and the heart is a dry spring of sorrow when love does not pierce through to its depths.

Jack Van Cort had called in the afternoon, but I gave orders to Jane I was out to every one. When I freshened up and went into my study, I found it filled with lovely flowers he had sent. These brightened me some, but all the evening I was dull and numb. I kept listening with nervous anguish for the light step of Narcissus. I knew, when he came, I must fly into the darkness

How could I let those eyes search my face? The thought of seeing him was hard enough, but I would not endure his looking at me there in the light.

When he opened my study door it was late. As I heard him, I slipped into the darkness of my own room and began mechanically to take down my hair.

"You awake, Sophie?" he asked.

I answered from the darkness that I was going to bed.

Then, standing there, beneath the rose-colored light of the tall lamp by my desk, he began to tell me a pretty silvery yarn about all the money and the lovely clothes I was going to have some day, but he stopped presently, feeling my unresponsive silence.

I saw him turn and look about the room at the flowers, then glance at the card of my cousin on my desk.

"You seem to be well amused these days," he said in a nasty sort of way.

"Aren't you, too?" I asked.

"Yes, but I'm a man; that's different."

"You know, Arthur," I said, "Jack Van Cort is my cousin—and a gentleman," I added. "He merely means to be kind. He sees I'm pretty lonely and have to work hard."

His face turned scarlet. I could see he was awfully vexed.

"When a man takes a girl for a wife with such an inheritance as you ——" he paused.

"What do you mean?" I asked.

"Forgive me, darling," he replied, "but I mean that while men of smart society may amuse themselves with young women who, let us say, are the daughters of unconventional mothers ——"

I was there beside him. Oh, it was terrible! I did not dream I should ever feel like flying at his throat and strangling him, but I did. I said:

"Stop! Don't dare to speak of my dear Mamma! You aren't fit to mention her name! Don't dare!"

I had never bandied words with him before. He looked ghastly, and trembled. I suppose, with my shining hair down and my eyes blazing, and that feeling of murder in my heart, I must have terrified him. The artery on his forehead swelled to bursting. The grotesque thought came to me that, if I stabbed him, he would bleed perfumed violet ink, for there could be no real blood in that white, cold bulb of a heart.

I turned and went back in the darkness and took up my brush. He came and begged my pardon.

"Don't speak to me!" I said.

He put his horrid, clinging arms about me and tried to kiss me. I shivered out of them.

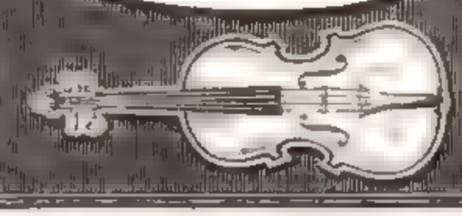
"Please go!" I implored.

He went to the door.

I began brushing my hair, and the cold air from the open window made the sparks fly in the darkness.

He stood at the door, looking opaque, with the light back of him filtering through his gold hair and shell-like ears.

Lyon & Healy CREMONATONE



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"Your Rose of the Morning, Arthur," I said, "is dead at the foot of her broken rainbow with the ice in her frozen heart!"

"So," he exclaimed, "we are getting poetic and tragic!"

"No," I answered, in the midst of my flashing hair. "No, I am getting real, Narcissus, and I want you never to call me that again. I am just plain Sophie Van Cort, who drifted into a dream that ended in a nightmare, and I am awake. That's all! Good-night!" I locked my door in his face.

(TO BE CONCLUDED)

Two Boom Towns and a Bride

(*Continued from Page 7*)

Fer as long as you could count ten, not a one of 'em said a word. Then the Doc stood up. "Who in thunder are you?" he ast, voice like a frog.

"Why," I answers, "don't you recollect *me!* I was the owner of the 'Lloyd Addition.'"

They jumped like they'd been stuck with a pin. "'The Lloyd Addition!'" they kinda whispers.

"Yas," I goes on. "So I reckon you realize that it wouldn't be no use for Mr. Real-Estate Agent, here, to git three sheets in the wind and then let out his grand nateral development secret, or fer our millionaire friend to go send hisself a telegram from Rockyfeller. Gents, you' little Briggs City boom is busted."

Say! next minit the hull quartet of 'em was swearin' to oncet, so's it sounded like a tune—nigger chords and all.

Next, Porky begun a solo. Said if they hadn't all been plumb crazy they'd 'a' knowed they was a screw loose in Briggs. And now here they was stripped cleaner'n a whistle by a set of low-down, ornery cow-punchers ——

I cut him short. "We know how to cure a dawg of suckin' aigs," I says. "We give him all he wants of 'em—red hot. Wal, you gents had the boom disease, and you had it bad. But I reckon now that you've got just 'bout all the land you can holt."

They nodded they haids. It was a showdown and no mistake, and they was plumb offen they high hoss.

Blamed if I didn't come nigh feelin' sorry fer 'em! But I goes on: "I'm 'fraid you-all 're *just* a little bit ongrateful to me, considerin' that I come here to-night to help y'."

"Help?" they says. (Quartet again.)

"Why, yas. Don't you think, 'bout this time, that Chicago'd look pretty good to you?"

"Chicago!" says Porky, low and wistful, like he never expected to see the place again.

"And hittin' the ties, fer two dudes like the agent here and the parson ——"

"Parson be hanged!" says the last-named gent, ugly as the dickens.

"I hope not," I goes on; "but you never can tell what the boys'll do."

The Doc was standin' up. As I said that, he come down ker-plunk on to a bench, like as if a spring'd give way in his laigs. "Lloyd," he says, "we—we—we're willin' to go, but we ain't got no money."

"You're what I'd call land-poor," I says. "You need four tickets. Now, you own that 'Sic 'em' Andrews chunk, don't y'?"

"Lloyd," says the real-estate feller, "you've got the dead wood on us, ole man—no mistake." He picked up one of them deeds from the table. "Git us the tickets," he says, "and here's the Andrews property."

"The up-train goes by in twenty minutes," I says. And started fer the station.

"Lloyd!" calls Porky after me, "think you could spare us a' extra twenty fer grub?—you don't want us to starve, Lloyd. And—and mebbe you could use the rest of these here deeds."

I come back. "Twenty?" I says; "I'll make it fifty fer luck."

They was tears in that fake parson's eyes. "Lloyd," he says, "if I really *was* a preacher I'd pick you fer a saved man."

Later, when I walked into Dutchy's thirst-parlor, the boys was there, waitin' patient. As they ketched sight of me they hollered some.

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"My friends," I says, "this is where I stand treat. But it ain't licker this time, no, ma'am; I'm presentin' hunderd-foot lots."

So out I drawed my little bunch of deeds and handed one to each feller. Bergin got the Courthouse site and the City Park; Rawson, the University grounds; Hairoil, the Farmers' and Merchants' Bank Block; Billy Trowbridge, the spot for the Grand Opera House, and Curry, the land for the Deef, Dumb and Blind Asylum.

Then I slid.

Ten minutes, and my pinto bronc was a-kitin' for the Bar Y ranch-house. Turnin' in at the gate I seen a light in the sittin'-room winda. I dropped the reins over Maud's haid and hoofed it up on to the porch. And inside, there was Mace, a-sittin' in her rocker in front of the fire. On the other side was the president of the Briggs City Pottery Works.

"Boss," I says as I shook hands with him—"Boss, I've come fer Macie."

Say! it took him quick, like a stitch in the side. "Fer Macie?" he kinda stammers.

"Why—why, Alec——" she whispers to me.

"Sewell," I goes on, "when I ast you fer you' daughter, a while back, you said, 'Git a piece of land as big as the Andrews chunk.' Wal" (I hauled out my deed), "would you mind lookin' at this?"

"It's yourn!" The ole man put his hands to his haid.

"Also," I says, rattlin' the little stack of twenties in my right-hand britches' pocket, "I'm fixed to git some cows, fifty or so—oh, a start, just a start."

"How'd you do it! Why, I'm plumb knocked silly!"

"But you ain't the man to go back on you' word, Boss. I can take good care of Mace now, and I want to be friends with the man that's goin' to be my paw."

He begun to look at me, awful steady and sober, and he looked and he looked—like as if he hadn't just savvied. Next, he sorta talked to hisself.

"My little gal," he kept sayin'—"my little gal."

Mace put her arms 'round him then, and he clean broke down. "Oh, I *kain't* lose my little gal," he says. "I don't care nothin' 'bout land 'r cattle. But, Macie—she's all I got left. *Don't* take her away from me!"

So *that* was it! And I'd said that all Sewell cared fer was money!

"Boss," I says, "you mean you'd like us to live here—with you?"

He come over to me, tremblin' like he had the ague. "Would y', Alec?" he ast. "I'd never interfere with you two none. *Would* y'?"

"Oh, daddy!" says Mace, holdin' to him tight.

"Why, bless you' heart, Sewell," I answers, "what do I want to live on any *other* place fer? *Mace* is what I want—just Mace. And, say! you take back you' little ole crick-bottom."

"Got more land 'n I want *now*."

"Boss," I helt out my hand, "here's where you git a new son-in-law, and a foreman fer keeps on cow-punch pay. Shake!"

He give one hand to Mace, and he give me the other. "Not by a long shot, Alec!" he says. "Here's where I git a *pardner*."

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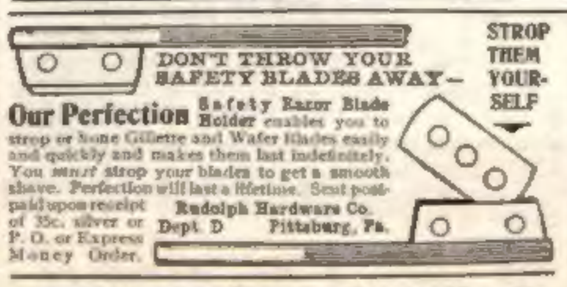

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